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ABSTRACT

This document tries to identify and measure how families meet the challenge of increasing educational costs and the impact and interrelationships of student financial programs (federal, state, and institutional) on such matters as student access to higher education, student institutional choice patterns, and student ability to overcome family financial limitations. Given the large numbers of institutions and students involved in this study, and given institutional differences in type, size, program offerings, and location, the document does not report on individual institutions. Statistical summaries cover (a) total enrollment-combined full-time, part-time undergraduate and graduate, and (b) full-time undergraduate enrollment only. Both summaries are subgrouped by type of institution to better analyze the public and private sector and two- and four-year institutions. This document has basically been limited to an analysis of responses received from students enrolled in full-time undergraduate studies. Chapters cover: the postsecondary student in Pennsylvania; parental income; dependence and independence; the costs of a postsecondary education in Pennsylvania; the determination of financial need; the financial aid reported by the student respondents; patterns of meeting student expenses in Pennsylvania institutions. Appendixes provide supplementary tables to the chapters. (Author/KE)

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A STUDY OF THE CHARACTERISTICS AND RESOURCES
OF
STUDENTS IN POSTSECONDARY EDUCATION
IN THE
COMMONWEALTH OF PENNSYLVANIA

STUDENT RESOURCE SURVEY

STUDY CONDUCTED DURING THE SPRING TERM
OF THE
1972-73 ACADEMIC YEAR
BY THE
PENNSYLVANIA HIGHER EDUCATION ASSISTANCE AGENCY
IN COOPERATION WITH THE
PENNSYLVANIA DEPARTMENT OF EDUCATION

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Kenneth R. Reeher
Executive Director, PHEAA

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No part of this report may be reproduced or quoted without acknowledgement of the source. Further information about the study may be obtained from PHEAA. Information about the use of the Student Resource Survey questionnaire used in the study may be obtained from the College Entrance Examination Board, 888 Seventh Avenue, New York, N.Y. 10019.

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CHAPTER I

Introduction and Background for the Study

During the last decade a myriad of "happenings" have occurred in the world of higher education in America, not the least of which has been marked changes how students and their parents finance the costs of higher education. Ten years ago family concerns for meeting educational costs were rather inconsequential. Costs were relatively low and even in cases where borrowing was a necessity, reasonable total indebtness could be maintained. However, as we moved through the past ten years the "happenings" have caused almost a doubling of college costs, brought the importance of student financial aid to a multibillion dollar activity, and dramatically influenced the size and shape of higher education.

In 1964, Pennsylvania enacted a state student loan program and in 1966 a state scholarship program became operative. The goals of both programs were to enable needy students financial access to the postsecondary school or college of their choice. Two years later the federal government enacted the Educational Opportunity and College Work Study programs. All of a sudden student financial aid was big business in Pennsylvania as it was in every other state.

By the 1972-73 academic year it became clear some evaluative procedure was needed to identify and measure how families were meeting the challenge of increasing educational costs and the impact and interrelationships of student financial programs (federal, state, and institutional) have on such matters as student access to higher education, student institutional choice patterns, and student ability to overcome family financial limitations.

Following consultation with members of the College Entrance Examination Board staff it was determined the data from the Student Resource Survey would adequately provide base-line information. The SRS also provides the advantage of building on the base-line data through subsequent studies of essentially the same pattern. For example, this 1972-73 SRS report was conducted prior to the enactment of the federal Basic Educational Opportunity Grant Program. The next state-wide SRS (planned for the spring of the 1974-75 academic year) will be invaluable in measuring the impact of this new program on students attending Pennsylvania's postsecondary schools and colleges.

This study, and those which will follow, are basic to enhancing the Commonwealth's goal of establishing an adequate and systematic planning device to effectively deal with the many problems facing higher education now and in the future.

CHAPTER II

Methodology

Procedure

In mid-December 1972, representatives of the Pennsylvania Higher Education Assistance Agency and Department of Education met with College Entrance Examination Board staff members to outline the dimensions and operations for conducting a state-wide student resource survey.

Immediately following this meeting a letter of invitation to participate in the study was mailed to each two and four-year collegiate institution and each postsecondary proprietary school approved by the Department of Education to award the associate degree. As indicated in the table below, virtually all postsecondary proprietary and collegiate institutions agreed to participate in the study.

INSTITUTIONAL PARTICIPATION
IN THE STUDENT RESOURCE SURVEY

Type of Institution	Number Invited	Participating Institutions	Percent Participating
Private Four-Year	91	79	85.8%
State-Owned	14	14	100.0
State-Related	4	4	100.0
Private Two-Year	12	10	83.3
Public Two-Year	14	13	92.6
Proprietary	37	30	81.1
	172	150	87.2%

Sampling Technique

The desirable statistical validity of the study was set at the 99% level of confidence within a 1% margin of error. A sample size of every 13th student of each institution's total enrollment with a minimum 50% response rate was determined to be sufficient to meet the statistical validity requirements.

A quantity of questionnaires (equivalent to the pre-determined institution's share of the state-wide sample) were sent to each participating institution along with instructions for conducting the survey and returning the studentcompleted response forms to Harrisburg. Campus coordinators were given the choice to select their student sample from a roster of enrolled students listed alphabetically, by student number order, or by Social Security number order to assure random selection.

Response forms from each institution were coded to identify the various segments of institutions for comparative data analysis purposes. Keypunch and computer analysis services were provided under an agreement with the College Entrance Examination Board.

The table below summarizes the sample size and student response ratios by segment of institution.

STUDENT RESPONSE RATIOS
IN THE STUDENT RESOURCE SURVEY

Type of Institution	Sample Size	Student Responses	Response Ratio
Private Four-Year	13,423	8,853	66.0%
State-Owned	5,776	4,735	82.0
State-Related	9,503	5,008	52.7
Private Two-Year	500	350	70.0
Public Two-Year	3,508	1,722	49.1
Proprietary	709	598	84.3
	33,419	21,266	63.6%

Confidentiality of Responses

This Student Resource Survey study report has been prepared from the statistical summaries of the student-reported, unverified responses to the SRS questionnaire. Students were free to answer all the questions, some, or none. No student identification was sought nor were any of the responses checked in any way prior to the preparation of this report.

Grouping of Data

Given the large numbers of institutions and students involved in this study, and given institutional differences in type, size, program offerings and location, it was decided not to attempt any report on individual institutions. Statistical summaries were prepared for (a) total enrollment - combined full-time, part-time, undergraduate and graduate, and (b) full-time undergraduate enrollment only. Both summaries were sub-grouped by type of institution to better analyze the public and private sectors and two and four-year institutions.

Because of the Commonwealth's dedication to an extensive and comprehensive higher education student grant program for students enrolled in full-time undergraduate study and the many problematical facets associated with the policy and administrative functions with such a program, this report has basically been limited to an analysis of responses received from students enrolled in full-time undergraduate studies.

CHAPTER III

The Postsecondary Student in Pennsylvania

In order to place the information about how students finance their postsecondary education in perspective, it is necessary to understand some of the personal and educational characteristics which influence their financing patterns. About one half of the questions in the Student Resource Survey relate to the basic personal and academic characteristics of the respondents. This section of the report provides a description of some of those characteristics for students enrolled in postsecondary education in Pennsylvania for the 1972-73 academic year.

Because of rounding, some of the percentages may not total exactly to 100.0.

Personal Characteristics

Only slightly more than one-half (52.0 percent) of the students who responded to the questionnaire are men. There are some interesting, but not surprising, differences in the enrollment of the different sexes at the different types of institutions. The private two-year colleges enroll the smallest percentage of men, with 30.3 percent male and 69.7 percent female respondents in the survey. The state-owned institutions also have a preponderantly female response group, with 63.9 percent women and 36.1 percent men. The largest percentages of men occur in the public two-year community colleges, 68.6 percent, and in the proprietary institutions, 62.7 percent. State-related institutions had 61.8 percent men, and the private four-year institutions 55.1 percent.

The youngest group of students are those at the private two-year junior colleges, where the average age of the respondents was 19.8 years; the oldest group is enrolled in the proprietary institutions, where the average was 21.5 years. The public two-year community colleges had a large percentage of older students, with 11.1 percent of the respondents over 25 years of age. Only 6.3 percent of the total respondent group was over that age. The table on the following page shows the mean age for all of the segments; Table B-1, in Appendix B, provides a distribution of the reported ages.

TABLE III-1

Mean Age of Respondents

All Institutions	20.7
Private Four-Year	20.7
State-Owned	20.6
State Related	21.0
Private Two-Year	19.8
Public Two-Year	20.9
Proprietary	21.5

More than nine out of ten students (91.7 percent) describe themselves as Caucasian or White. The smallest percentage of non-white students are enrolled at the public two-year community colleges, where only 6.5 percent of the students describe themselves as members of minority ethnic/racial groups. The largest percentage of non-white students are enrolled in the proprietary institutions, where 11.7 percent responded to an item other than White.

In terms of absolute numbers, the students who make up the different ethnic/racial groups are very small, particularly at the two-year (both public and private) and proprietary institutions. For subsequent analyses, some of the groups will be combined and shorter labels will be applied to them:

White: Caucasian or White
Black: Black, Afro-American, or Negro
Spanish: Chicano, Mexican American, or Other Spanish-Speaking
Oriental: Oriental or Asian-American
Indian: American Indian

The Blacks make up the largest ethnic/racial minority group, with 3.9 percent of the total respondent group describing themselves in this way. Indian students comprise 1.7 percent of the respondent group; Spanish students 0.6 percent; Oriental students 0.4 percent, and students providing other responses 1.8 percent. The table on the following page shows the distribution of racial/ethnic groups for the total sample and for each of the institutional segments.

TABLE III-2

Ethnic/Racial Group Membership of Respondents

Ethnic/Racial Group	All Institutions	Private Four Year	State Owned	State Related	Private Two Year	Public Two Year	Proprietary
White	91.7%	92.6%	92.0%	90.4%	90.5%	93.5%	88.3%
Indian	1.7	1.5	1.8	1.1	0.9	0.9	0.4
Black	3.9	3.0	4.4	5.4	4.0	1.9	7.9
Spanish	0.6	0.7	0.4	0.6	0.9	0.7	0.4
Oriental	0.4	0.5	0.2	0.4	0.3	0.3	0.6
Other	1.8	1.7	1.2	2.0	3.4	2.7	2.5

In the total group, 92.1 percent of the respondents indicated that they had never been married, 6.4 percent indicated they were presently married, and 1.5 percent indicated they were separated, divorced, widowed, or had some other marital status. The largest groups of students presently married were in the public two-year institutions (10.4 percent) and the proprietary institutions (12.8 percent). These two segments also had the smallest percentage of students who were never married. This is expected because of the generally older ages of the students enrolled at these institutions. The following table shows the marital status of the respondents in the various segment groups:

TABLE III-3

Marital Status of Respondents

Segment	Never Married	Married	Separated	Divorced	Widowed	Other
All Institutions	92.1%	6.4%	0.4%	0.6%	1.0%	0.4%
Private Four-Year	93.7	5.3	0.2	0.3	0.1	0.4
State-Owned	93.2	5.4	0.4	0.4	0.1	0.4
State-Related	90.2	7.9	0.5	0.8	0.2	0.4
Private Two-Year	96.0	2.1	0.3	1.2	--	0.3
Public Two-Year	86.8	10.4	0.7	1.3	0.1	0.5
Proprietary	83.9	12.8	1.3	1.3	0.6	--

Very few of the respondents indicated that they had children who were dependent on them for support. In the total group, only 3.3 percent reported having dependent children. At the proprietary and public two-year institutions larger percentages had children, 8.8 percent and 5.7 percent respectively. Again this would be expected because of the older age of students at these institutions and the higher incidence of married students attending them. For those with children, the average number of children was 1.6 at all institutions, with the high of 1.8 at the private two-year colleges. Table B-2, in Appendix B, shows the distribution of dependent children at the various segments.

Slightly more than one out of ten respondents indicated that he/she was a veteran of the armed forces. The highest percentage of veterans were enrolled at the public two-year community colleges, and proprietary institutions, 20.7 and 24.5 percents respectively. The private four-year institutions had 9.5 percent veterans, the state-owned 10.3 percent, the state-related 11.6 percent, and the private two-year junior colleges 9.1 percent. These distributions are quite similar to those found in national studies, which show that the largest percentages of post Viet Nam veterans are enrolled in public two-year and proprietary institutions.

Educational Characteristics

More than eighty percent of the respondents indicated that they were considered residents of the Commonwealth of Pennsylvania for tuition purposes. Residents of other states constituted 16.2 percent of the total group, foreign students 0.7 percent, and immigrants 0.4 percent. The smallest percentage of Pennsylvania residents was found at the private four-year institutions, where only 68.1 percent were residents. The largest percentage of residents was found at the public two-year institutions, where 98.1 percent of the students were residents of the Commonwelath. The table on the following page shows the distribution of students by resident status for tuition purposes at each of the different institutional groups.

TABLE III-4

Residence for Tuition Purposes of Respondents

Segment	Resident of Pennsylvania	Resident of Other State	Foreign Citizen	Immigrant
All Institutions	82.8%	16.2%	.7%	.4%
Private Four-Year	68.1	30.3	1.1	.6
State-Owned	92.3	7.3	.3	.1
State-Related	94.6	4.6	.2	.6
Private Two-Year	79.8	18.3	1.5	.3
Public Two-Year	98.1	.8	.5	.5
Proprietary	89.8	9.0	1.2	--

More than eight out of ten (84.9 percent) of the students in the study group were admitted to their present institution as first-time freshmen. The largest percentages of first-time freshmen admittees were at the private two-year junior colleges, 92.3 percent, and at the proprietary institutions, 90.4 percent. This is some indication that these institutions serve a self-selected group of students who make up their mind that this is where they are going and go there. Five percent of the students were admitted to their present institutions as transfers from a two-year public or private institution, 4.9 percent as a transfer from a public four-year institution, and 3.4 percent as a transfer from a private four-year institution. Less than two percent reported that they were graduates of another four-year institution, presumably returning for a certificate or second undergraduate degree. The table on the following page shows the method of admission for students in each of the different study groups.

There is an interesting pattern of transfers into the four-year institutions. At the four-year private institutions, the largest group of transfer students come from public four-year institutions, with the second largest percentage coming from another in-state private four-year. At the state-owned, the largest transfer group comes from the in-state community colleges, with the second largest coming from another public four-year institution. At the state-related the largest transfer group comes from another public four-year institution in Pennsulvania and the second largest from an in-state community college. The following table shows the pattern of transfers to the four-year institutions. Because the number of students reportedly transferring to the two-year and proprietary institutions is so small they have been excluded from this analysis.

TABLE III-5

Patterns of Transfers Into the Four-Year Institutions

	Transferring To:		
Percent of Students Transferring Who Come From:	Private Four-Year	State Owned	State Related
In-State Community	23.5%	41.4%	35.2%
Out-of-State Community	6.3	7.6	3.7
In-State Public Four-Year	38.1	31.8	38.9
In-State Private Four-Year	30.6	18.0	19.7
Out-of-State Private Four-Year	1.4	1.1	2.5

TABLE III-6

Method of Admission of Respondents

Method of Admission	Total	Private Four-Year	State Owned	State Related	Private Two-Year	Public Two-Year	Proprietary
Freshman	84.9%	85.6%	83.9%	81.5%	92.3%	88.4%	90.4%
Transfer From:							
Community College	5.0	3.9	7.2	6.1	1.5	2.6	1.3
Public Four-Year	4.9	5.0	4.7	6.1	2.1	3.9	2.7
Private Four-Year	3.4	4.2	2.8	3.5	2.8	2.0	2.0
Graduate	1.8	1.3	1.3	2.8	1.2	3.1	3.7

Table III-7, on the following page, shows the academic programs in which the respondents are enrolled. Education and the humanities have the largest enrollment, with 25.5 percent and 21.1 percent respectively. At the private four-year institutions the largest percentage is enrolled in humanities, with 28.9 percent indicating this as their curricular area. At the state-owned institutions nearly two out of three students (62.9 percent) are enrolled in education. Education is also the most popular curricular area at the private two-year junior colleges, with 24.8 percent indicating that area. The largest contingent of students at the proprietary institutions are enrolled in business administration.

The largest percentages of students who are undecided about their curricular area occur at the two-year public community colleges (32.5 percent) and at the proprietary institutions (52.4 percent). At the former it may be that students are truly undecided, and have enrolled at the community colleges to "find themselves." At the latter, it is likely that the limited number of curricular choices provided in the SRS questionnaire did not fit their particular activity and they were indicating "other" rather than "undecided."

Curricular preferences tended to vary with the sex of the respondent. For example, in business administration, 79.9 percent are men and only 20.8 percent women. In education 74.5 percent are women and only 25.5 percent men. Table B-3 in Appendix B shows the curricular choices by sex.

Table B-4, in Appendix B, shows the curricular choices by ethnic/racial group. Because the absolute numbers of students in the different cells is quite small in some cases, care must be exercised in making any conclusions from this table.

TABLE III-7

Academic Program of Respondents

	TOTAL	Private	Four-Year State Owned	Four-Year State Related	Two-Year Junior	Two-Year Community	Proprietary
Agric. Science	1.0%	.7%	.1%	3.1%	-	.5%	.4%
Business Admin.	13.0	16.4	5.1	10.4	16.6	16.0	34.2
Humanities	21.0	28.9	16.1	21.2	12.9	9.6	.4
Physical Science	11.3	14.6	7.4	13.0	1.5	4.6	.6
Engineering	5.7	5.9	.2	12.9	.3	8.8	8.4
Education	25.5	11.1	62.9	14.2	24.8	13.1	2.7
Nursing	2.7	4.0	.8	2.5	4.6	3.6	-
Health	4.8	5.0	3.0	6.6	10.1	5.6	.6
Law	1.5	1.3	.6	1.6	1.2	5.6	.4
Undeclared	13.4	12.1	3.7	14.4	27.9	32.5	52.4

Slightly more than six out of ten (61.2 percent) of all students were enrolled in the lower division. At the private four-year institutions 55.4 percent of the students were in the lower division, at the state-owned 53.6 percent, and at the state-related 57.3 percent. At the private two-year junior colleges 62.7 percent of the students were freshmen and 35.8 percent were sophomores. At the public two-year community colleges 61.6 percent were freshmen and 36.5 percent were sophomores. At both types of two-year institutions there were a small number of students who indicated that they were enrolled in the upper division. These presumably were students whose primary enrollment was at a four-year institution but were attending community colleges for self-enrichment or remedial courses. The following table shows the distribution of the respondents by class level.

TABLE III-8

Class Level of Respondents

Segment	Freshman	Sophomore	Junior	Senior	5th Year Undergraduate
All Institutions	33.1%	28.1%	21.8%	16.3%	.7%
Private Four-Year	30.0	25.4	24.4	19.4	.7
State-Owned	25.8	27.8	29.7	16.2	.4
State-Related	28.8	28.5	20.6	20.8	1.2
Private Two-Year	62.7	35.8	.9	.6	--
Public Two-Year	61.6	36.5	1.1	.6	.1
Proprietary	58.9	28.9	5.2	6.6	.4

Table B-5, in Appendix B, shows the class level of the respondents by their ethnic/racial group membership. The patterns there are not substantially different from those in the preceeding table.

More than half of the respondents (55.8 percent) indicate that they expect to receive some degree beyond the bachelors either from their present institution or from another. Students at the state-owned institutions have the highest aspirations beyond the bachelors, with 65.2 percent indicating plans for some graduate degree, presumably reflecting their interests in obtaining a masters degree in connection with their largely education oriented curricular plans. At the public and private two-year institutions more than one student in three (35.9 percent at the private and 37.1 percent at the public) indicated that their aspirations do not extend beyond the Associate degree they can receive at their present institution. At the proprietary institutions nearly three out of four students (73.4 percent) indicate their intention to obtain an associate degree. The following table shows the ultimate degree objectives for students at each of the different types of institutions.

TABLE III-9

Ultimate Degree Objectives of Respondents

Segment	Doctorate	Masters	Bachelors	Associate	Certificate
All Institutions	16.8%	39.0%	34.8%	7.6%	1.9%
Private Four-Year	21.7	38.2	36.7	2.2	1.2
State-Owned	10.9	54.3	33.7	.1	1.0
State-Related	21.0	36.4	37.8	3.8	1.0
Private Two-Year	5.5	23.9	33.1	35.9	1.5
Public Two-Year	8.2	17.4	29.6	37.1	7.7
Proprietary	.6	3.1	13.6	73.4	9.4

Table B-6, in Appendix B, shows the degree aspirations of students in different ethnic/racial groups. The Orientals have the largest percentage of students aspiring to a degree beyond the bachelors, 72.0 percent, and the White students the lowest percentage aspiring to graduate degrees, with only 56.0 percent anticipating receipt of a degree beyond the bachelors.

When asked about the level of their college achievement, most of the respondents indicated that their grade-point average was in the "C+ to B-" range. For the total group, the average g.p.a. was computed to be 2.8. Students in the proprietary institutions had the highest average g.p.a., 3.0, while those in the state-owned and private two-year junior colleges reported average slightly below the overall average, 2.7 at each. The following table shows the mean grade point averages for each of the institutional types; Table B-7, in Appendix B, shows the distribution of student reported grades for each segment.

TABLE III - 10

Mean Grade-Point Average of Respondents

All Institutions	2.8
Private Four-Year	2.8
State-Owned	2.7
State-Related	2.9
Private Two-Year	2.7
Public Two-Year	2.8
Proprietary	3.0

Students who identified themselves as Oriental reported the highest mean grade-point averages of any ethnic/racial group, 3.1; White students the next highest, 2.9, and Black students the lowest, 2.5. Table B-8, in Appendix B, shows the distribution of student reported grades by ethnic/racial group.

At all types of institutions, the vast majority of students indicated that they either planned to receive their degree at the end of the current year or would return to school the following year. At the private four-year, state-owned, and state-related institutions less than three percent of the students indicated that they would stop or drop-out next year. The highest percentage of stop-outs were reported at the private two-year junior colleges, where the largely female enrollment might have had more plans to become married and temporarily discontinue their educations. At the public two-year and proprietary institutions about four percent of the students indicated that they would not return next year, which might be related to the vocational nature of their training. Many vocational students obtain sufficient skills to earn a good living before completing all of the work necessary for certification and frequently "market" those skills before completing their formal educational program. When the plans of the different ethnic/racial groups were compared, those who identified themselves as Spanish had the highest percentage who would not return, 7.7 percent. Oriental students reported the smallest percentage of drop- or stop-outs, 2.2 percent, and the highest percentage anticipating receipt of degree, 20.9 percent. It must be remembered, however, that the absolute numbers of students in some ethnic/racial minority groups are so small that statements about differences in plans must be made with caution.

The following table shows the future plans for all students in the study sample; Table B-9, in Appendix B, shows the plans of the different ethnic/racial groups.

TABLE III-11

Future Educational Plans of Respondents

Segment	Return Next Year	Receive Degree	Stop-Out	Drop-Out
All Institutions	84.3%	13.3%	1.9%	.5%
Private Four-Year	82.6	15.6	1.5	.4
State-Owned	87.6	10.1	1.8	.6
State-Related	86.4	11.0	2.1	.5
Private Two-Year	80.9	13.8	4.7	.6
Public Two-Year	84.6	11.4	3.5	.5
Proprietary	67.8	28.1	3.1	1.0

CHAPTER IV

Parental Income, Dependence, and Independence

Both the traditions of postsecondary education in the United States and the legal mandates under which most student financial aid is awarded consider that the parents of a student enrolled in postsecondary education have a primary responsibility to provide support in meeting the costs of that education at least through the end of the undergraduate years. Recently there have been a number of philosophical, legal, and emotional arguments that all claim that this is no longer the case and that students as young as 18 years of age -- the new age of majority -- should uniformly be considered independent of their parents for purposes of support for postsecondary education.

In spite of these arguments, most aid programs and administrators consider that the decision concerning independence should be made on a case-by-case basis, and that for the majority of students the income of their parents or guardians will be the first source toward which they will look in determining financial need. The purpose of this chapter is to present information about the financial backgrounds from which the study sample come and their dependency and independency status according to different criteria.

More than 95 percent of the full-time undergraduate students in the study sample provided information about the income of their parents or guardians. The mean parental income for all students was $13,700, with 11.5 percent of the respondents coming from families with incomes of less than $6,000.

TABLE IV-1

Mean Parental Income of Respondents

All Institutions	$13,700
Private Four-Year	15,508
State-Owned	12,579
State-Related	12,857
Private Two-Year	13,706
Public Two-Year	11,839
Proprietary	10,140

The largest percentage of students from families with incomes less than $6,000 were enrolled in the proprietary institutions (20.9 percent) and the private two-year institutions (18.9 percent). The private four-year institutions enrolled the smallest percentage of students from this income group (9.5 percent).

About half of the respondents (49.3 percent) come from families with incomes of less than $12,000 -- the income level generally considered to be the ceiling on current eligibility for grant assistance from the Federal Government. Slightly under one quarter (23.4 percent) of the respondents come from families with incomes in excess of $18,000. Table C-1, in Appendix C, provides the distribution of parental income for the respondents by segment.

There was considerable variation in the mean parental income of students from different ethnic/racial groups. Students who identified themselves as Black came from families with the lowest mean income, $8,775. More than one-third of the Black families (34.4 percent) reported incomes of less than $6,000; more than two-thirds had parental incomes of less than $12,000; and only 8.2 percent of the Black families had incomes in excess of $18,000. The mean parental income for Indian students was $12,798. White students' families had mean incomes of $13,974. Spanish and Oriental students came from families with higher average incomes, $15,719 and $14,741 respectively. Table C-2 shows the distribution of student-reported parental income for the different ethnic/racial groups.

Men came from families with incomes slightly below the average, $13,345, and women from families above the average, $14,088. There was a definite relationship between parental income and academic achievement. The following table shows the mean parental income for students who reported different levels of collegiate academic achievement.

TABLE IV-2

Mean Parental Income by Grades

College Grades	Mean Parental Income
Mostly A	$14,318
Mostly B	13,887
Mostly C	12,986
Mostly D	12,708

Students who did not apply for financial aid, as might be expected, came from families with substantially higher incomes. The mean for the students who indicated that they had not applied for aid was $16,082. Those who applied for and received aid came from families with incomes that averaged $11,041; those who applied for aid and were told that the funds were exhausted came from families with a mean income of $12,117; and those who applied for aid and were found ineligible came from families with incomes of $14,866. Table C-3, in Appendix C, shows the distribution of mean parental incomes by financial aid applicant status for each of the segments.

While not mandated for use in non-Federal programs, the definition of independence most widely used is that included in the legislation establishing the Federal Basic Educational Opportunity Grant Program. This requires that an independent student:

1. Has not and will not be claimed as an exemption for Federal income tax purposes by any person except his or her spouse for the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested.

2. Has not received and will not receive financial assistance of more than $600 from his or her parent(s) in the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested.

3. Has not lived or will not live for more than two consecutive weeks in the home of a parent during the calendar year in which aid is received and the calendar year prior to the academic year for which aid is requested.

The Student Resource Survey questionnaire includes items which collect information comparable to that required for evaluation of student dependency status according to this definition. On the basis of their responses to these items, 92.4 percent of all students in the SRS population would have been considered dependent on their parents and 7.6 percent independent of parental support. The following table shows the distribution of dependency status among the different types of institutions.

TABLE IV-3

Dependency Status According to BEOG Regulations

Type of Institution	Dependent	Independent
All Institutions	92.4%	7.6%
Private Four-Year	93.8	6.2
State-Owned	93.2	6.8
State-Related	89.5	10.6
Private Two-Year	95.4	4.6
Public Two-Year	88.6	11.4
Proprietary	86.7	13.4

The SRS questionnaire also asks the student what his/her own perceptions of dependency are. In response to the question, "Do you contribute toward your own support?" 25 percent of the students in the study group responded "No" -- indicating that they were totally dependent on their parents. Forty-seven percent indicated, "Yes, but my parents provide most of my support" -- indicating that they believed themselves to be dependent. The remaining 28 percent indicated that they believed themselves to be independent. Table IV-4 summarizes the students' perceptions of dependency status by type of institution. Table C-4 in Appendix C provides the detailed responses by institutional type.

TABLE IV-4

Dependency Status According to Student Perception

Type of Institution	Dependent	Independent
All Institutions	72.1%	27.9%
Private Four-Year	77.4	22.6
State-Owned	70.7	29.3
State-Related	67.6	32.4
Private Two-Year	81.2	18.8
Public Two-Year	64.8	35.2
Proprietary	64.9	35.1

While the patterns of dependency/independency as reflected by the Federal guidelines and student perceptions among segments are in the same directions, there is a considerable difference in the number of students who believe that they are independent and those who would be found so under the Federal guidelines.

The SRS question concerning student perception of dependency status inquires whether the student has been granted independent status by the financial aid office at the institution attended. Among the single students who responded to this question, 35.4 percent had been found to be dependent and 64.6 percent independent. When this determination is compared with that which would be made on the basis of the Federal requirements as reported by the students, there is some discrepancy. Among the single students who reported that the financial aid officer had found them to be dependent 12.3 percent would appear to have qualified as independent according to the Federal guidelines. More serious is the indication that of those found to be independent 60.6 percent would not appear to meet the Federal criteria. Table IV-5 below shows this comparison for single full-time undergraduate students.

TABLE IV-5

Comparison of Dependency Status as Determined
By Financial Aid Officers and BEOG Regulations
Single Students Only

Financial Aid Officer Determination	BEOG Regulations Determination	
	Dependent	Independent
Dependent (35.4%)	87.7%	12.3%
Independent (64.6%)	60.6	39.4

It may be that some of these differences are a reflection of the lack of absolute precision in the SRS determination as compared with that which would be made by the financial aid administrator after a careful consideration of all of the factors involved. Some may be explained through the use of a different definition. But it would appear that there is some lack of standardization in these determinations.

Those students who are independent according to the Federal guidelines come from families with considerably lower mean incomes than do those who are dependent. The mean parental income of the independent students was $9,080 while that of the dependent students $14,118. This would indicate that for many of these students the matter of independence is one of necessity rather than choice. The student from the lower income family cannot expect to receive support from the parents -- and more than half (56.2 percent) of the independent students reported coming from families with incomes of less than $9,000 as compared with only about one-quarter (25.4 percent) of the dependent students. The following table shows the distribution of parental income by dependency status for the total survey population.

TABLE IV-6

Distribution of Parental Income of Respondents
By Respondent's Dependency Status

Parental Income	Dependent	Independent
Less than $ 6,000	9.9%	31.6%
$ 6,000 - $ 8,999	15.5	24.7
$ 9,000 - $11,999	21.8	19.2
$12,000 - $14,999	18.0	10.6
$15,000 - $17,999	10.2	5.4
$18,000 and Above	24.5	8.5
Mean	$14,118	$9,080

According to the standards of the College Scholarship Service or the Family Contribution Schedule of the Basic Grant Program, more than one-third of the independent students would not receive any contribution from their parents were they dependent.

It would appear that for more than nine out of ten students in post-secondary education in Pennsylvania, information about the income and assets of the parents is necessary in order to make a determination of their financial need since they are in fact dependent on their parents according to the most widely accepted definition. Chapter VI presents information about the amount of support which would be expected toward the expenses of a postsecondary education by these parents.

CHAPTER V

The Costs of A Postsecondary Education in the Commonwealth of Pennsylvania

For families from all income levels, meeting the costs of a postsecondary education for their children is rapidly becoming one of the major financial problems they must face. Not only the lower income family, but the middle and upper income parents are now finding it increasingly difficult to meet these costs. According to a study done by the College Entrance Examination Board last year the average cost of a year's postsecondary institution as a resident student at a public four-year institution has increased by more than 34 percent since 1970-71; costs of a similar year's education at a private four-year institution have increased nearly 36 percent over the same period.

These increases in student expense budgets not only cause problems for the students and parents, but they must be of concern to public agencies like the Higher Education Assistance Agency which are concerned with providing financial support to students in meeting those costs. An increase in tuition of $100, when viewed by itself, may not seem to be a major obstacle for an individual student. But for the Agency concerned with helping to meet the expenses of thousands of students each year, the expense to the Agency can become enormous. Further, when added to similar increases for the costs of room, board, books, supplies, transportation, clothing, etc., a seemingly small increase can have a major impact on the patterns of college attendance within the Commonwealth.

This chapter will present information about the student perceptions of the costs of postsecondary education in the Commonwealth. It should be remembered that this data derives from student reports, and as such may differ from other estimates obtained from other sources.

Educational Expenses

Two items which go into the total budget of a student which are more or less beyond the control of the student (except for the act of deciding which institution to attend initially and what course of study to pursue at that institution) are the amounts charged for tuition and fees -- the costs of the instructional and other services that the institution provides -- and the books, supplies, and other course materials needed to supplement the classroom instructional program.

Within the Commonwealth, there was considerable range in the amount reportedly paid by students for tuition and fees. For all of the SRS respondents, the mean was $1,397. Students at the private four-year institutions reported the highest average, $2,057, those at the public two-year community colleges the lowest average, $547. The following table shows the mean student-reported tuition and fees by type of institution. Table D-1, in Appendix D, shows the distribution of student-reported tuition and fees by type of institution.

TABLE V-1

Mean Student-Reported Tuition and Fees

All Institutions	$1,397
Private Four-Year	2,057
State-Owned	903
State-Related	1,001
Private Two-Year	1,738
Public Two-Year	547
Proprietary	1,253

These means appear to slightly overstate the amount of tuition and fees as compared with the published figures. There are two main reasons for this. First, the means calculated in the Student Resource Survey are based on grouped data with mid-points of intervals used to compute the average rather than the actual dollar amount of the item. This may result in an overstatement of the actual amount. Second, nearly 18 percent of the students in the SRS sample indicated that they were not residents of the Commonwealth for tuition purposes. It is likely that some substantial number at the public institutions are paying out-of-state or out-of-district tuition differentials. This would have resulted in reports of tuition and fees higher than the mean for in-state residents.

When compared with national averages for tuition and fees as reported to the College Scholarship Service, it is apparent that the levels in the Commonwealth are considerably higher than the national average. For the 1972-73 academic year, four-year public institutions throughout the nation reported tuition and fee levels which averaged $465. In this same year, the students at Pennsylvania state-owned institutions reported mean tuition and fee levels at $903. The comparable mean at the state-related institutions was $1,001. The national sample of private four-year institutions reported an average of $1,725 as compared with $2,057 in Pennsylvania. The national average for private two-year institutions was $1,210 as compared with $1,738 in Pennsylvania. Table D-2 in Appendix D, compares the student-reported tuition in Pennsylvania with the national sample of institutionally reported data.

While the amount spent for books and supplies is somewhat more under the control of the student than is the amount of the tuition and fees, these costs are still a function of institutional control through the curricular requirements, subsidization of book stores, etc. If a course requires four books, most students have no real option than to purchase four books through the type of outlet available on the campus.

Table V-2, below, shows the mean amounts that students report having spent for their books, supplies, and course materials during the 1972-73 academic year. The highest mean, $174, was reported by students at the proprietary institutions, and presumably reflects the necessity of investment in special tools, uniforms, etc., characteristics of the specialized programs typically offered by those institutions. The lowest mean was reported by students in the public two-year institutions, $121. Table D-3 shows the actual distribution of student-reported expenses for books, supplies, and course materials.

TABLE V-2

Mean Student-Reported Expenditures for Books and Supplies

All Institutions	$136
Private Four-Year	144
State-Owned	125
State-Related	140
Private Two-Year	140
Public Two-Year	121
Proprietary	174

Adding together these means for tuition, fees, books, supplies, and course materials provides the average direct educational expenses which must be met by students attending the different types of Pennsylvania institution. Table V-3 on the following page shows the average for the direct expenses of the students in the study sample.

TABLE V-3

Mean Direct Educational Expense

All Institutions	$1,533
Private Four-Year	2,201
State-Owned	1,028
State-Related	1,141
Private Two-Year	1,878
Public Two-Year	668
Proprietary	1,427

Maintenance Expenses

The other items usually included in a student expense budget for post-secondary education -- the costs of room and board, transportation, and personal miscellaneous expense -- are much more subject to the choice of the student and his family than are the direct educational expenses. There are a number of ways in which economies can be realized. Many families exercise their primary control over educational expenses through achieving economies in the maintenance expenses. Selection of a local institution which will permit the student to live at home and lower maintenance expenses may be made even at the cost of higher tuition if it is not a pulbic institution.

Expenses for room and board are largely influenced by the type of housing that is selected. The following table shows the percent of students at each type of institution who elected a particular form of housing, together with the mean expense of each type:

TABLE V-4

Type of Housing and Mean Expenses
for Room and Board

	Percent of Students Living		
Type of Institution	With Parents or Relatives	Campus Facility	Off-Campus Facility
All Institutions	31.0%	49.2%	19.8%
Private Four-Year	27.5	59.6	12.9
State-Owned	12.7	63.5	23.8
State-Related	24.0	33.5	24.5
Private Two-Year	48.9	45.8	5.3
Public Two-Year	68.8	3.6	27.6
Proprietary	53.4	10.7	35.9
Mean Expense	$682	$946	$1,043

For all students in the study sample, the mean reported expenditure for room and board was $939. The lowest mean was reported by those attending the State-Owned Institutions, $559, with those at the Public Two-Year Institutions the next lowest, $768. At all four other types of institutions the mean room and board expenditures exceeded $1,000 for the year, with students at the private four-year institutions reporting the highest mean, $1,113. This is presumably reflective of the absence of subsidy represented by the public support of the cost of building and maintaining campus residence and dining facilities at the state-owned institutions. The actual distribution of student-reported room and board expenses by institutional type is reported in Table D-4, in Appendix D, while the means are shown below.

TABLE V-5

Mean Student-Reported Room and Board Expense

All Institutions	$939
Private Four-Year	1,113
State-Owned	659
State-Related	1,086
Private Two-Year	1,062
Public Two-Year	768
Proprietary	1,072

Room and board expenditures varied by racial/ethnic group membership. Spanish and Oriental students were most likely to live on campus in institutional facilities; students who identified themselves as from an "other" ethnic/racial group were least likely to live on campus. The following table shows the percent of students in each ethnic/racial group living in the different kinds of housing and the mean expenses that they reported. Table D-5 provides the distribution of room and board expenses by ethnic/racial group.

TABLE V-6

Type of Housing and Mean Room and Board Expenses
By Ethnic/Racial Group

		Percent of Students Living		
Ethnic/Racial Group	Mean Room and Board Expense	With Parent or Relative	In Campus Facility	In Off-Campus Facility
White	$ 941	31.1%	42.9%	19.7%
Indian	879	29.7	53.0	17.3
Black	902	30.9	52.3	16.8
Spanish	1,069	22.4	56.1	21.4
Oriental	1,107	16.4	68.8	14.8
Other	889	30.9	39.8	29.3

As would be expected, the lowest mean expense for room and board was reported by the single dependent student living with his parents and commuting to campus. These students reported an average expenditure of $661, with 27.0 percent reporting less than $200. Dependent students living on campus reported a higher average expenditure, $920; self-supporting single students reported an average of $1,012 and married students $1,489. The distribution of room and board expenditures by dependency and place of residence is shown in Table D-6 in Appendix.

Transportation expenses vary not only with distance but with type of transportation. In the total sample, 43.3 percent of the students live on campus. For them, the only transportation expense presumably is that required to come to the campus from home at the beginning of the school year and return home for vacations. Of those students who do not live on campus, the average distance from residence to campus is 9.2 miles. Students attending the two-year public institutions are least likely to live on campus, with only 1.7 percent indicating that response. The private four-year and state-owned institutions had the highest percentage of students reporting that they live on campus, 54.9 percent and 55.8 percent respectively. Among those who live off-campus, those at the private and public two-year institutions and the proprietary institutions live furthest away, with mean distances from home to campus of 12.8, 11.4, and 11.4 miles respectively. Those attending the state-owned institutions and not living on campus travel the shortest distance, an average of 7.7 miles.

Those living on campus or less than one mile away reported spending an average of $148 for travel during the year. As the distance from term-time residence to campus increased so too did the cost. Those living more than one but less than five miles away reported an average expenditure of $203, those 5 to 15 miles, $260, those 15 to 25 miles an average of $295, and those over 25 miles $301. The following table shows the relationship of distance of residence to travel expense.

TABLE V-7

Student Reported Distance of Term-Time Residence From Campus and Mean Travel Expenses All Students

Distance	Percent	Mean Travel Expense
On campus or less than one mile	57.0%	$148
Over one mile but under 5 miles	13.2	203
Over 5 miles but under 15 miles	16.8	260
Over 15 miles but under 25 miles	7.9	295
Over 25 miles	5.1	301

Tables D-7 and D-8, in Appendix D, provide distribution of the distance of term-time residence from campus by type of institution and the distribution of travel expense by distance traveled in miles.

The other variable controling the cost of transportation is the method of travel used. For all students, walking was the most popular method, with 48.5 percent reporting that was how they got from their term-time residence to class. The automobile was next most popular, with 36.5 percent indicating that this was how they traveled to class. Less than one student in ten (9.4 percent) reported taking public transportation, and only 2.9 percent reported participating in a car pool. Table D-9 provides a distribution of the method of travel reported by students at the different types of institutions.

Students who report that they walk or hitch-hike to class presumably have travel expenses only for coming to and from the campus at the beginning and end of the term and/or vacations. These students, who made up just more than one half (50.1 percent) of the respondents had a mean travel expense of $144. Those who used the automobile reported an average travel expense of $259; those using public transportation a mean of $207; and those using other methods of travel reported spending an average of $189. The distribution of expense by mode of travel is presented in Table D-10. The mean travel expense by type of institution, which reflects both distance and method of travel, is presented below. The distribution by institutional type is shown in Table D-11 in Appendix D.

TABLE V-8

Mean Transportation Expense
By Institutional Type

All Institutions	$196
Private Four-Year	196
State-Owned	167
State-Related	200
Private Two-Year	182
Public Two-Year	257
Proprietary	277

Most institutions include an allowance in their student budgets for personal and miscellaneous expenses. This category of expenses includes expenditures for such things as clothing, recreation, medical and dental expenses and insurance, and personal hygiene. Personal expenses of students will vary by their life styles, marital status, living arrangements, and costs of items provided by the institutions they attend, e.g., movies and other recreational activities, medical care, and so on. Because these factors will vary dramatically among student bodies, it is difficult to make meaningful statements about differences in them.

The students reported spending an average of $290 for these expenses during the year. The highest average was $340 for students at proprietary institutions and the lowest was $246 by students at the state-owned institutions. The table on the following page shows the average expenditures for personal and miscellaneous expenses reported by different student groups. Tables D-12 and D-13 provide detailed distributions of these expenses.

TABLE V-9

Mean Personal/Miscellaneous Expenses
Various Groups

All Institutions	$290
Private Four-Year	313
State-Owned	246
State-Related	298
Private Two-Year	308
Public Two-Year	270
Proprietary	340
Dependent Commuters	300
Dependent Residents	266
Single Self-Supporting	350
Married	406

Table V-10, on the following page, summarizes the mean expenditures for room, board, travel, and personal/miscellaneous expenses for students attending the different types of institutions.

TABLE V-10

Total Student Reported Maintenance Expense
By Institutional Type

Institutional Type	Room and Board	Travel	Personal/ Miscellaneous	Total Maintenance Budget
All Institutions	$ 939	$196	$290	$1,425
Private Four-Year	1,113	196	313	1,622
State-Owned	659	167	246	1,072
State-Related	1,086	200	298	1,584
Private Two-Year	1,062	182	308	1,552
Public Two-Year	762	257	270	1,295
Proprietary	1,072	277	340	1,689

Total Budgets

The average total educational and maintenance budget reported by students for the 1972-73 academic year was $2,958. Of that amount, 47.2 percent was represented by the tuition and fees, 4.6 percent by the books and supplies expenditures, 31.7 percent by the room and board, 6.6 percent for travel, and 9.8 percent for personal and miscellaneous expenses. The average for students at the private four-year institutions was $3,323 with tuition and fees making up more than half (53.8 percent) of the total. Students at the state-owned reportedly spent an average of $2,100, those at the state-related $2,725. At the private two-year institutions the average was $3,430 and at the public two-year colleges, $1,963. Students attending the proprietary institutions reported expenditures of $3,116. The following table shows the average of the total student expense budgets reported by students at the different types of institutions; the figure on the page following Table V-11 shows the percentage of the total budget which was accounted for by each of the different types of expense items.

TABLE V-11

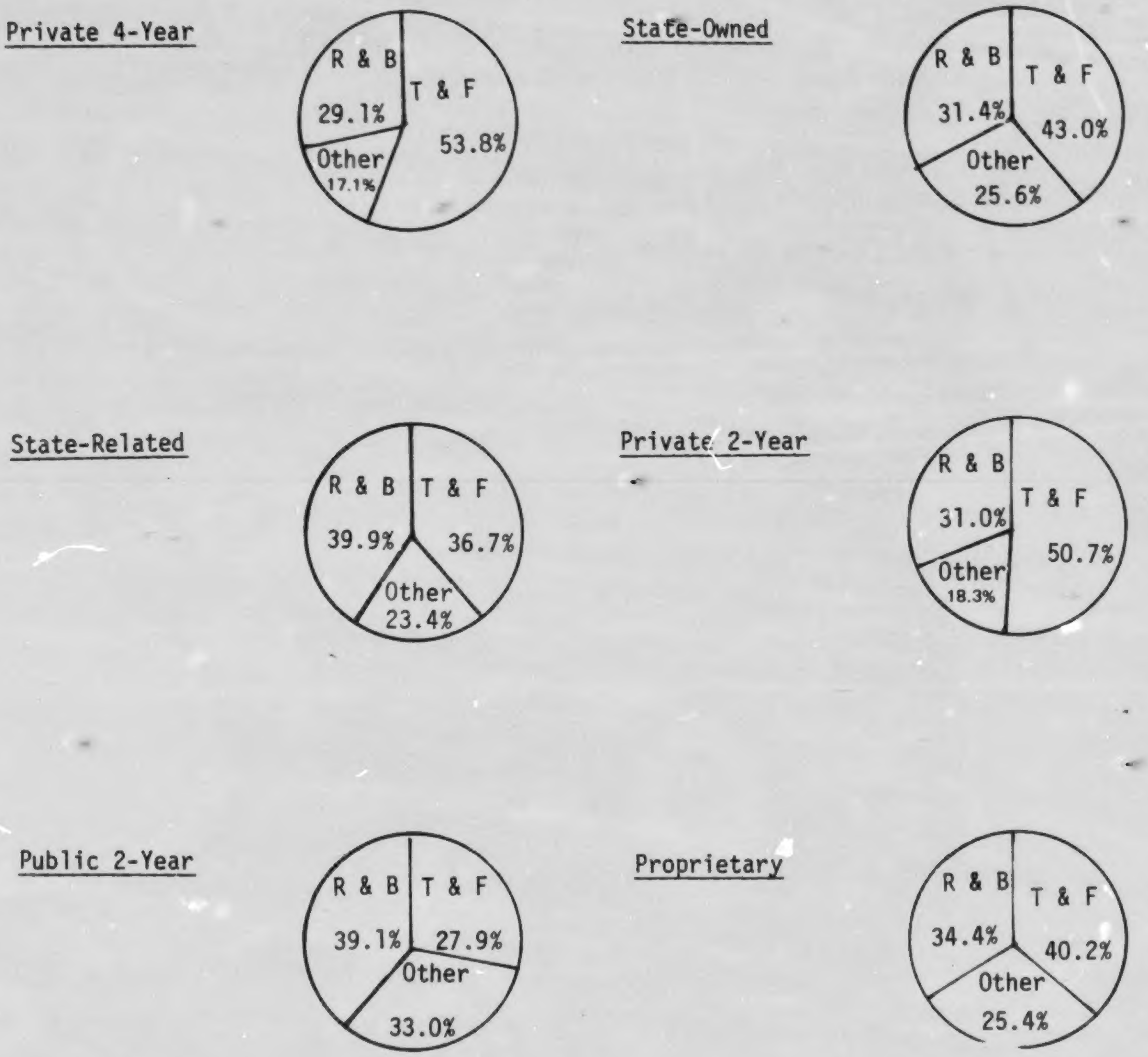
Average Total Budget

All Institutions	$2,958
Private Four-Year	3,823
State-Owned	2,100
State-Related	2,725
Private Two-Year	3,430
Public Two-Year	1,963
Proprietary	3,116

Table D-14, in Appendix D, shows the detail of total budget and percent for each item by institutional type.

FIGURE 1

Percent of Total Budget
Different Expense Items



CHAPTER VI

The Determination of Financial Need

One of the basic principles of financial aid administration in the United States is that meeting the costs of postsecondary education is primarily the responsibility of the student and his family. They are expected, to the extent that they are able, to contribute from their income and assets. Only after that contribution has been made is financial need evaluated and funds from the educational institution or government added to provide some portion of the remainder in the form of student financial aid.

The previous chapter presented information about the average expenses reported by the students attending the different types of institutions. From that is subtracted the family contribution, which is usually considered to be composed of three major items:

> Parental support, or the amount that the parents or guardians can and will provide from their current income and from the assets that they have accumulated for such purposes. In the case of a married student, the contribution from the spouse generally replaces some or all of what the parent would normally provide.
>
> Student contribution from savings, which represent a portion or share of the assets which the student has accumulated over the previous years and an amount that is expected to be saved from employment during the summer preceeding the academic year for which need is being determined.
>
> Student contribution from benefits, or the amounts received from outside sources as a right of the recipient and which can be used to help meet the educational expenses. Generally, these are considered to include amounts from the Social Security Administration, benefits from the Veterans Administration paid either to the veteran or to the spouse/children of a deceased or disabled veteran, and such other amounts as may be available to some of the students from such sources as Welfare, Vocational Rehabilitation, etc.

These items make up the foundation of support on which most other forms of student aid -- state, Federal, institutional, and private -- build toward meeting the total needs of the student. This chapter presents data from the Student Resource Survey about the family contribution which would have been available to these students.

Parental or Spouse Contribution

Slightly more than two out of ten students (21.8 percent) reported that they received no contribution from their parents toward the cost of their education. Nearly six out of ten (57.2 percent) reported that they received less than $600 in support from their parents. The mean parental contribution for all students was $934.

The largest percentages of students receiving no support from their parents were at the public two-year and proprietary institutions, where 34.5 percent and 35.9 percent respectively reported no parental contribution. Those institutions also had the largest percentages of students with parental contributions of less than $600, 82.0 percent and 68.8 percent respectively.

The smallest percentages of students without any support from their parents were reported at the private four-year and state-owned institutions, where only 16.6 percent and 19.7 percent respectively reported no parental contributions. At the private institutions nearly two out of ten (18.7 percent) of the students reported receiving more than $3,000 in support -- and at the private two-year institutions nearly one out of ten (9.7 percent) reported contributions above that amount. The following table shows the mean contribution for all students at the different types of institutions. Table E-1 in Appendix E provides the detailed distributions of parental contribution as reported by the students.

TABLE VI-1

Mean Student Reported Parental Contribution

All Institutions	$934
Private Four-Year	1,338
State-Owned	697
State Related	754
Private Two-Year	750
Public Two-Year	362
Proprietary	628

There was a considerable difference in the amount of parental support received by students in the different ethnic/racial groups. Black students reported receiving the smallest mean amount of support from their parents, $471, with nearly four out of ten (39.7 percent) reporting none and nearly eight out of ten (79.8 percent) reporting less than $600 in parental contribution. White students reported an average of $955 from their parents; Indian students $869; and other students $771. The highest average parental contributions were reported by the Spanish students, $1,375, and by the Oriental students, $1,197. Table E-2 shows the distribution of parental contributions by the ethnic/racial group membership of the student.

The mean parental contribution to students living on the campus was nearly double that received by students living at home -- $1,213 as compared with $656 -- indicating that many commuter students are not reporting the contributions "in kind" which they receive from their family. Men reported receiving considerably less than women, $863 as compared with $1,012. Those students who did not apply for aid reported that they received $1,174 in contribution from their parents while those who applied for and received aid received an average of $640. This kind of differential is what would be expected on the basis of the lower incomes of the aid recipients as reported in Chapter IV.

There are two measures of what parental contribution should be which can be determined from the Student Resource Survey. The most commonly accepted is that prepared by the College Scholarship Service of the College Entrance Examination Board which is used by most of the public and private institutions in the Commonwealth of Pennsylvania in the award of Federal and institutional funds under their jurisdiction. The estimates made by the College Scholarship Service, however, are made before the student has enrolled at a specific institution and consequently are not related to the actual costs of education at that particular institution. While the CSS might predict that a family could contribute an amount in excess of $3,000, if the student enrolled at a state-owned institution where the student-reported budget was only $2,100 the maximum amount that the family would likely contribute would be only $2,100. That amount would be further reduced by the amount that the student could make available from his savings, from employment during the preceeding summer, and from any benefits which might accrue. For these reasons, the predicted parental contribution of the College Scholarship Service will always be higher than that actually reported after the fact by either the student or the parents.

The other estimate is that used by the Federal government in determining eligibility for participation in the Basic Educational Opportunity Grant Program. Like the CSS estimate, however, it is not related to specific educational costs. Further, it is intended to be a careful discriminator among families at the very low end of the income spectrum and is generally admitted to be less precise in predicting the ability of families with higher incomes to contribute toward the costs of postsecondary education.

Both of these measures are calculated in the Student Resource Survey analysis. Table VI-2, on the following page, shows the comparison of these two measures of parental contribution and the reported contribution for students attending the different types of institutions. While students at all institutions reported receiving an average of $934 in support from their parents, the CSS system would have predicted a mean of $1,568 and the BEOG system a mean of $1,546. The CSS system would have predicted that 11.2 percent of the students would receive no contribution.

The BEOG would have predicted that only 5.5 percent would receive none -- when in fact 21.8 percent of the students reported receiving none. Similar differences were seen at all of the institutional types, although they were considerably less for students at the private four-year institutions. Tables E-3 and E-5, in Appendix E, show the detailed distribution of CSS and BEOG parental contribution by institutional type, and Tables E-4 and E-6 provide the same information by ethnic/racial group for all students in the study sample. Differences for the ethnic/racial groups are similar to those seen for the total population by institutional type.

TABLE VI-2

Comparison of Student Reported, CSS, and BEOG
Mean Parental Contribution

Type of Institution	Mean Parental Contribution Student-Reported	CSS Calculated	BEOG Calculated
All Institutions	$ 934	$1,568	$1,546
Private Four-Year	1,338	1,820	1,741
State-Owned	697	1,408	1,413
State-Related	754	1,471	1,470
Private Two-Year	750	1,557	1,467
Public Two-Year	362	1,311	1,418
Proprietary	628	1,078	1,179

Among those students who are married, the contribution from the spouse is generally a replacement for that of the parents. For those who are married and receiving contribution from their spouses, the amounts are generally larger than those reported by the dependent students from their parents. As the table on the following page shows, of those students who are receiving a contribution from spouse the mean amount reported is $1,566. The highest averages are at the four-year private, state-related, and public two-year institutions, where the married students reported that their spouses contributed $1,773, $1,758, and $1,749 respectively. Married students at the state-owned and private two-year institutions received considerably less, $1,225 and $1,106 respectively.

TABLE VI-3

Contribution from Spouse

Type of Institution	Percent Receiving	Mean Recipients
All Institutions	5.3%	$1,566
Private Four-Year	4.2	1,773
State-Owned	4.7	1,225
State-Related	5.9	1,758
Private Two-Year	3.7	1,106
Public Two-Year	7.7	1,749
Proprietary	7.8	1,568

Table E-7 shows the distribution of contribution from spouse for each type of institution.

As the foregoing table shows, while the amount of contribution from the spouse is substantial for those who are married and have a working spouse, the percentage of such students is few. In calculations of average aggregate financial need for all students at each institutional type, the contributions from spouses are apportioned among all students. This was done to make aggregate need comparisons among students at each institutional type, regardless of their marital status.

When this is done, the contribution of the spouse pro-rated over all students is reduced to $82 for all institutions, $74 at the private four-year, $58 at the state-owned, $104 at the state-related, $41 at the private two-year, $134 at the public two-year, and $123 at the proprietary.

Student Contribution from Savings

In most financial aid programs, the amount expected from the student contribution from savings derives from two sources -- a standard amount which is expected to be saved from employment during the summer preceeding the academic year for which aid is requested and a portion of the savings which have been accumulated by the student over the previous years. Generally the total amount of previous years' savings is prorated over the entire period of postsecondary education remaining plus one. For a pre-freshman candidate this would involve division of the total assets of the student by five. The standard summer earnings expectation is added to this amount to derive the student contribution from savings.

Since the Student Resource Survey collects data from students already enrolled in postsecondary institutions, the amount which normally would be added for summer earnings savings has in fact been earned, and is generally reported by the student as a part of the amount used from savings during the year to contribute toward educational expenses. It would be inappropriate, therefore, to consider that amount separately from the amount of contribution from savings. Table E-8, in Appendix E, shows the distribution of summer earnings for students at the different types of institutions. Table E-9 shows the same distributions for students in the different ethnic/racial groups.

Among all students, only 17.6 percent reported that they did not have any earnings from a job during the preceeding summer. The highest percentage of students who reported no summer earnings was at the proprietary institutions, where 40 percent reported no summer earnings. At the private two-year institutions, 26 percent reported none; at the state-related 19.4 percent none; at the public two-year institutions 18.8 percent with none; at the state-owned 18.7 percent none; while at the private four-year institutions only 14.9 percent reported that they did not have any summer earnings. For all students, the mean amount was $752. The highest summer earnings were at the private four-year and public two-year institutions, where the average for all students was $819 and $818 respectively. The following table shows the average for all students from summer employment income.

TABLE VI-4

Student-Reported Total Summer Employment Income

All Institutions	$752
Private Four-Year	819
State-Owned	636
State-Related	747
Private Two-Year	581
Public Two-Year	818
Proprietary	489

The average earnings for students in the different ethnic/racial groups varied considerably. White students reported an average of $759, Indian students $745, Black students $594, Spanish students $1,070, Oriental students $649, and students in other ethnic groups $740. The smallest percentage reporting none occurred in the Indian student group, 6 7 percent, and the largest among the Black students, where 32.7 percent reported using no summer earnings.

In spite of relatively high amounts of summer earnings and relatively low percentages of students who did not work during the summer, the percentage who applied any amount from savings to their educational expenses was just above half -- 53.3 percent of the students at all institutions reported some contribution from savings with an average for all students of $277. The highest percentage with no contribution from savings was at the proprietary institutions, with 47 percent reporting none. The lowest percentage of students with no contribution from savings was at the private two-year institutions, where only 39.9 percent reported no savings. The following table shows the percentage of students who had a contribution from savings applied toward their educational expenses, and the mean amount reported by all students. The detailed distributions by institutional type are shown in Table E-10 and by ethnic/racial group in Table E-11.

TABLE VI-5

Contribution from Savings

Type of Institution	Percent Reporting None	Mean, All Students
All Institutions	46.7%	$277
Private Four-Year	45.3	307
State-Owned	48.7	220
State-Related	48.9	256
Private Two-Year	39.4	389
Public Two-Year	42.5	303
Proprietary	53.0	248

Among students in the different ethnic/racial groups, the largest percentage of students reporting no contribution from savings occured among Blacks, where 63 percent reported none. The average for all Black students was $144. The average for all White students was $285, with 45.4 percent reporting none. Indian students reported an average of $247, Spanish students $370, Oriental students $343, and students in the other ethnic/racial groups $249.

Student Contribution from Benefits

Another source of income that is typically considered part of the family contribution is the amount available to the student from benefits provided from an outside source -- typically the GI Bill or Social Security benefits paid to a minor child attending postsecondary educational institutions. As with the spouse contribution, not a large percentage of students receive such support but for those who do the amount is significant. For the total study sample only 14.8 percent of the students reported receiving benefits, but for those who did receive any the average amount was $1,423. The highest percentage of students reporting benefits was at the proprietary institutions, where 31.7 percent of the students had some benefits with an average of $1,706. Twenty-four point one percent of the students at the public two-year institutions reported benefits in an average of $1,479. This is understandable in view of the high percentage of students at these institutions who are veterans and presumably receiving benefits from the Veterans Administration. Table E-12 shows the distribution of benefits for all students by institutional type. The following table shows the percent reporting none and the mean amount for all recipients. As with contribution from the spouse, the relatively large amounts received by those with benefits is reduced considerably when the average is calculated for all students. This is necessary, however, in order to determine the financial need for the total survey population.

TABLE VI-6

Contribution from Benefits

Type of Institution	Percent Reporting None	Mean, All Students
All Institutions	85.2%	$211
Private Four-Year	88.1	186
State-Owned	86.7	165
State-Related	84.8	222
Private Two-Year	82.3	225
Public Two-Year	73.9	386
Proprietary	68.3	542

Table E-13 shows the distribution of benefits by ethnic/racial group and is included in Appendix E.

The following table shows the percentage of students at each of the types of institutions who reported receiving support from each of the different kinds of benefits.

TABLE VI-7

Percent of Students Receiving Different Types of Benefits

	Veterans Benefits	Social Security	Welfare	Vocational Rehabilitation	Food Stamps
All Institutions	5.8%	6.0%	0.8%	2.3%	8.1%
Private Four-Year	3.9	5.3	0.6	1.9	7.3
State-Owned	4.1	6.7	0.8	2.1	7.0
State-Related	6.5	5.6	0.7	2.2	8.6
Private Two-Year	4.0	11.3	1.8	3.7	8.6
Public Two-Year	15.3	6.7	1.4	4.0	11.5
Proprietary	17.6	8.4	2.9	4.0	13.8

Calculation of Financial Need

When the amount of the family contribution (composed of the parent/spouse contribution and the student contributions from savings and benefits) is deducted from the appropriate student expense budget, the result is the financial need which the student brings to the institution. As the table on the following page shows, students at the private two-year institutions appeared to have the greatest financial need, $2,025 on the average. Students at the private four-year institutions showed an average of $1,918 need. The least need was shown by those at the public two-year institutions, $778, and at the state-owned institutions, $960. Students at the state-related institutions had financial need of $1,389 and those at the proprietary institutions $1,593.

It is this financial need that the student aid programs of the Federal, state, institutional, and private sources is intended to help meet. The following chapter provides information about what sources of aid were available to the students in the SRS sample.

TABLE VI-8

Calculation of Financial Need

			Four-Year		Two-Year		
	TOTAL	Private	State Owned	State Related	Junior	Community	Proprietary
Budget	$2,958	$3,823	$2,100	$2,725	$3,430	$1,963	$3,116
Less:							
Parental Contribution	934	1,338	697	754	750	362	628
Spouse	82	74	58	104	41	134	123
Savings	277	307	220	256	389	303	248
Benefits	211	186	165	222	225	386	542
Total Family Contribution	$1,504	$1,905	$1,140	$1,336	$1,405	$1,185	$1,541
Need	$1,454	$1,918	$ 960	$1,389	$2,025	$ 778	$1,575

CHAPTER VII

The Financial Aid Reported by the Student Respondents

As shown in the table at the end of Chapter VI, the student respondents demonstrated financial need (total budget minus family contribution) which ranged from $778 for those at the public two-year institutions to $2,025 for students at the private two-year institutions. For all of the respondents, the average financial need was $1,454. To meet those needs, a variety of Federal, state, institutional, and private student financial aid programs have been established. In addition, many students find employment during the academic year on their own initiative which can be considered as aid available to meet their need. This Chapter reports on the financial aid they indicated had been used to meet their needs during the 1972-73 academic year.

In reviewing the information in this Chapter, a number of caveats must be kept in mind:

1. The language used to describe financial aid programs is confusing even to many postsecondary educational administrators. The students are not always conversant with the technical descriptions of the aid which they are offered, and many may not be able to discriminate between grants, loans, and employment assistance coming from different funding agencies. As an example, during the period for which the students reported there were at least five Federal scholarship and grant programs available to the full-time undergraduates included in the study population (the Basic Educational Opportunity Grants [BEOG], the Supplementary Educational Opportunity Grants [SEOG], the Law Enforcement Education Program Grants [LEEP], the Health Professions Education Grant [HPEG], and grants from the Bureau of Indian Affairs [BIA]. The Student Resource Survey asks the students to make fine distinctions in reporting the sources of their grants -- and it is likely that a "Federal scholarship" or "government grant" could be reported in any one of a number of different specific items on the SRS. The same holds true to a lesser degree for loans and employment.

   For this reason, the materials which follow will focus more on the total amounts available from the different major funding agencies (Federal, state, and institutional) with less emphasis on distinguishing between the different sub-sources of aid.

2. The financial assistance reported by the students is not limited to that which is formally available through the financial aid office at the institution -- or even to the Pennsylvania Higher Education Assistance Agency in the case of state funds. It may well include

amounts which have been received by students but not reported to the financial aid office, grants from state agencies other than PHEAA, and in fact grants from other states which permit out-of-state use of state assistance as does New Jersey.

This is particularly true of employment, which generally can be obtained by students equally well without the intervention or involvement of the postsecondary institution. The reported amounts, therefore, probably will not agree with state or institutional records of funds disbursed during the period.

3. It cannot be determined whether the amounts reported are gross or net figures. In the case of income from employment some students may have reported their total income while others may have reported their take-home pay after deductions for taxes, insurance, etc., have been deducted. It is also unlikely that any of the students have deducted any of the costs associated with earning their income, such as transportation to and from work.

Another factor which influences the amounts reported here reflects the time at which the data were collected. The academic year had not yet ended, so the amounts may represent a combination of actually-received and potentially-expected assistance. It is likely, however, that what the students have reported is a reasonably accurate reflection of what they have received or will receive during the 1972-73 academic year.

Grant Assistance

The source of grant assistance most frequently reported by students in the study group was the state. More than three out of every ten students (31.7 percent) reported receiving some assistance from a state agency. The average for those who reported receiving state aid was $664; that amount pro-rated for all students in the study group averaged $210. The highest percentage of recipients by institutional type was at the proprietary institutions, where 39.8 percent reported some state aid, with the next highest percentage at the state-related institutions, where 37.9 percent reported state assistance. The smallest incidence of state aid was reported at the public two-year institutions, where only 17 percent of the respondents indicated any. Public two-year students also reported the smallest average grant, $343.

The following table shows the average state-funded grant assistance which was reported by the recipients at the different institutional types and the pro-rated average for all respondents. Table F-1, in Appendix F, provides the detailed distributions and mean amounts by institutional type.

Table VII-1

Mean Student-Reported State Grant Assistance

Type of Institution	Mean, Recipients Only	Mean, All Students
All Institutions	$664	$210
Private Four-Year	856	249
State-Owned	502	173
State-Related	578	219
Private Two-Year	861	255
Public Two-Year	343	58
Proprietary	722	287

Among the different ethnic/racial groups, the Spanish students reported the largest average grant, $1,020, and the Black students reported the next highest, $752. White students reported an average of $655, Indian students $698, and Oriental students $575. The largest percentage of students who reported state grant assistance was among the Black group, 45.5 percent, and the smallest among the Spanish students, 28.6 percent. Table F-2, in the Appendix, presents the distribution of state grant assistance for the different ethnic/racial groups.

Institutional grants were the next most frequently reported source of grant aid. Of all students, 12.6 percent reported receiving some grant aid from their institution. The average for all students who received grants was $834; that pro-rated among all respondents was $105. The highest incidence of institutional grants were at the private four-year institutions, where 21.9 percent of the respondents indicated them with the average amount for the recipients $894. The lowest incidence was at the state-owned and public two-year institutions, where only 3.1 percent each reported grants from the institution with the average amounts for recipients $459 and $460 respectively. The table at the top of the following page, Table VII-2, shows the average grants for recipients and all respondents by type of institution; Table F-3 provides the detailed distribution of student-reported institutional grants.

Table VII-2

Mean Student-Reported Institutional Grant Assistance

Type of Institution	Mean, Recipients Only	Mean, All Students
All Institutions	$834	$105
Private Four-Year	894	196
State-Owned	459	14
State-Related	644	51
Private Two-Year	876	123
Public Two-Year	460	14
Proprietary	1,966	83

Federal grants were reported by only 8.1 percent of all respondents, with the mean for all recipients $610. When that amount was pro-rated among all the students it accounted for $50 of the total grant assistance they had available. The following table shows the means by institutional type; Table F-4 shows the detailed distribution.

Table VII-3

Mean Student-Reported Federal Grant Assistance

Type of Institution	Mean, Recipients Only	Mean, All Students
All Institutions	$610	$50
Private Four-Year	698	67
State-Owned	470	33
State-Related	629	43
Private Two-Year	588	108
Public Two-Year	307	17
Proprietary	685	17

Only 1.9 percent of the respondents indicated that they had received non-resident or out-of-district tuition remissions, with the average for the recipients $609. 8.2 percent of the respondents indicated that they had received some other form of grant aid with the average for recipients $859. Because of the small pecentages of students reporting these types of grant and the wide variety of sources from which they come, no detailed distributions are provided.

When grant assistance from all sources is combined, close to half of the respondents (44.8 percent) reported that they had received some type of scholarship or grant. The average for the recipients from all sources combined was $1,013; that amount pro-rated among all respondents was $454. The highest percentage incidence of grant receipt was at the state-related institutions, where 48.1 percent of the respondents reported receiving an average of $809. The highest average grant for recipients was at the four-year private institutions, $1,339; the lowest at the public two-year institutions, $469. The following table shows the percentage of students reporting grants, the mean for the recipients, and the pro-rated mean grant amount for all students in the study group.

Table VII-4

Mean Student-Reported Grant Assistance from All Sources

Type of Institution	Percent Reporting Any	Mean, Recipients Only	Mean, All Students
All Institutions	44.8%	$1,013	$454
Private Four-Year	47.7	1,339	639
State-Owned	40.8	625	255
State-Related	48.1	809	389
Private Two-Year	45.9	1,265	580
Public Two-Year	25.8	469	121
Proprietary	47.4	918	435

Among the different ethnic/racial groups, the Blacks had the highest percentage of students reporting any sort of grant assistance, with 66.5 percent showing some grant with an average for recipients of $1,406. Of the White students 43.8 percent reported some, with a mean for recipients of $974; 43.3 percent of the Indian students reported some grant, with the mean $1,086; 39.8 percent of the Spanish with an average of $1,750; 36.1 percent of the Orientals whose average for recipients was the highest, $1,839; and 50.5 percent of the "other" students with an average for recipients of $1,227.

Table F-5 provides the detailed distribution of total student-reported grant assistance by institutional type; Table F-6 provides the same kind of data for students in the different ethnic/racial groups.

When the students who reported receiving grant assistance were considered by the amount of their parental income, it would appear that there was a direct relationship between parental income and both the incidence and the amount of grant assistance. Among students with reported parental incomes of less than $6,000, 71.1 percent reported some grant with the mean for recipients of $1,297. For those with parental incomes of $15,000 and above only 30.9 percent reported any grant assistance and the mean for recipients was only $911.

Table VII-5

Student-Reported Grant Assistance by Parental Income

Parental Income	Percent Receiving Grant	Mean, Recipients Only
Under $6,000	71.1%	$1,297
$6,000 - $8,999	67.1	1,080
$9,000 - $11,999	57.5	875
$12,000 - $14,999	40.2	838
$15,000 and Above	30.9	911

Loan Assistance

The most commonly reported source of loan assistance was the state-guaranteed loans administered by PHEAA or other federally-insured long-term loans. Slightly more than two out of ten students (20.3 percent) reported borrowing from this source, with the average loan taken $1,151. The highest incidence of borrowing from this source was at the proprietary institutions, where nearly four out of ten students (39.0 percent) reported some state- or federally-guaranteed loan, with the average $1,253. The lowest incidence was at the public two-year institutions, where only 10.6 percent of the students reported such a loan, with the average for recipients $975. Table VII-6, on the following page, shows the average amounts of such loans for the borrowers and the pro-rated average for all students in the study group; Table F-7 shows the detailed distribution of borrowing from this source.

Table VII-6

Mean Student-Reported State- or Federal-Guaranteed Loans

Type of Institution	Mean, Recipients Only	Mean, All Students
All Institutions	$1,151	$233
Private Four-Year	1,210	227
State-Owned	1,103	275
State-Related	1,144	209
Private Two-Year	1,035	168
Public Two-Year	975	103
Proprietary	1,253	489

Only 14.0 percent of the respondents indicated that they had borrowed from the federally-funded and institutionally-administered National Direct (Defense) Student Loan Program. The average loan for borrowers from this source was $614; for all students only $86. The most frequently borrowing group was at the private four-year institutions, where 18.4 percent of the respondents indicated a loan from this source, with the average $633. Table F-8, in Appendix F, provides the detailed distribution of the student-reported borrowing from the NDSL Program.

Less than one percent of the respondents indicated that they had borrowed from the Law Enforcement Education Program, with the average for recipients $515; 1.7 percent of the students indicated that they had received long-term loans from the institutions they attended, with the average $781 for recipients; and 5.4 percent of the students reported loans from some other source in an average amount of $866. No detailed distributions are given for these loan sources.

Nearly four out of every ten (38.0 percent) of the respondents indicated that they had borrowed from some source during the 1972-73 academic year. The average loan for the borrowers was $1,089; pro-rated for all students the mean was $414.

Students at the proprietary institutions were most likely to have borrowed to help meet their educational costs, with 46.3 percent reporting some current borrowing in an average of $1,283. Those at the public two-year institutions were the least likely to have borrowed, with only 21.9 percent of the respondents indicating any current borrowing and the mean loan for the borrowers $936. Among the different ethnic/racial groups, the Black students were most likely to have borrowed, with nearly two-thirds (63.8 percent) reporting some current borrowing in an average per borrower of $978. Among the White students only slightly more than one-third (36.7 percent) reported any borrowing, with the average for the borrowers $1,088.

The following table shows the distribution of total borrowing by type of institution. Table F-9 in Appendix F provides the detailed distribution of total borrowing by type; Table F-10 provides the detailed distribution of current borrowing by the ethnic/racial groups.

Table VII-7

Mean Total Student-Reported Loan Assistance

Type of Institution	Percent Borrowing	Mean Recipients Only	Mean All Students
All Institutions	38.0%	$1,089	$414
Private Four-Year	41.2	1,153	475
State-Owned	38.7	1,016	393
State-Related	32.9	1,062	350
Private Two-Year	37.2	1,165	438
Public Two-Year	21.9	936	205
Proprietary	46.3	1,283	594

As with grants, there is a direct relationship between the incidence of borrowing and the student-reported parental income, with lower income students being more likely to report a loan. The amount borrowed, however, is inversely related to parental income. Although the higher income students are less likely to borrow, those that do borrow larger amounts. This is undoubtedly a reflection of the lower grant assistance available to them. The following table shows these relationships:

Table VII-8

Mean Student-Reported Loan Assistance by Parental Income

Parental Income	Percent Borrowing	Mean Loan
Under $6,000	45.8%	$966
$6,000 - $8,999	47.2	951
$9,000 - $11,999	44.9	1,083
$12,000 - $14,999	42.1	1,137
$15,000 - $17,999	39.3	1,145
$18,000 and Above	20.5	1,340

Employment Assistance

Only 12.6 percent of the students reported that they had received employment under the most commonly available formal program of student employment assistance, the Federal College Work-Study Program. More than half of the respondents, 55.3 percent, however, reported that they worked at some term-time job during the 1972-73 academic year and used some of their earnings to help meet their educational expenses. Some of these may have found employment through other institutional or institutionally-related employment programs; many of them undoubtedly found work on their own in the community.

The average contribution toward educational expenses from term-time employment for those who worked was $729. The highest contributions were at the public two-year institutions and the proprietary institutions, which also had the highest percentages of students who reported that they worked to meet educational expenses. The mean contribution from workers at the public two-year institutions was $1,024 with 67.4 percent working; at the proprietary institutions 72.1 percent worked and used an average of $986 to help meet their educational expenses. The smallest percentage of students reporting term-time employment was at the state-owned institutions, where only slightly more than half (50.4 percent) worked and these students made the smallest contribution toward educational expenses, an average of $573. The following table shows the percent of students who worked and their average contributions by institutional type:

Table VII-9

Mean Student-Reported Term-Time Earnings Used For Educational Expenses

Type of Institution	Percent Reporting Any	Mean, Recipients Only	Mean, All Students
All Institutions	55.3	$729	$403
Private Four-Year	56.4	720	406
State-Owned	50.4	573	289
State-Related	54.8	800	438
Private Two-Year	59.6	684	408
Public Two-Year	67.4	1,024	690
Proprietary	72.1	986	516

Among the different ethnic/racial groups, students in the "other" group were most likely to have used employment income to meet their educational expenses, with more than half (50.5 percent) reporting that they worked and used an average of $780 toward their educational expenses. Of the White students, 55.4 percent worked, among the Black students 46.6 percent, among the Indians 64.7 percent, among the Spanish 58.2 percent, and among the Orientals 57.4 percent.

Table F-11 provides the distribution of term-time earnings by type of institution and Table F-12 provides it for the different ethnic/racial groups in the study sample.

Information concerning the contribution from summer employment was presented in Chapter IV and was included as a part of the family contribution since it had been added to savings and consumed by the time these data were collected. When term-time and summer earnings are combined, however, it is obvious that employment is the most commonly available source of aid in meeting educational expenses. Of all students, only 5.3 percent did not work at some time during the 1972 calendar year. The mean total income during that year for all students was $1,660; for single students $1,291; and for married students $6,158. While not all of this would have been used for educational expenses, employment is probably the largest single source of support for the students. The following table shows the distribution of total 1972 calendar year income for the respondents:

Table VII-10

Distribution of Total 1972 Calendar Year Income

Amount of Income	All	Single	Married
None	5.3%	5.5%	4.7%
$1 - $999	52.6	55.7	15.2
$1,000 - $1,999	21.2	22.5	5.5
$2,000 - $2,999	7.5	7.7	5.3
$3,000 - $3,999	3.5	3.2	7.0
$4,000 - $4,999	2.1	1.5	9.1
$5,000 - $5,999	1.9	1.3	7.2
$6,000 and Above	6.0	2.6	46.0
Mean Total Income	$1,660	$1,291	$6,158

Total Financial Aid

At all institutions, the total student-reported financial aid which was available for the 1972-73 academic year was $1,271. Students attending the proprietary institutions reported the highest average amount, $1,545. Those at the private four-year institutions reported $1,520 on the average. The lowest amounts of available aid were reported by those who were attending the state-owned institutions, with an average of $937, and by those at the public two-year institutions, $1,016 average. The following table summarizes the amounts available. In each instance, the aid by type has been pro-rated over all the students in the respondent group at that type of institution.

Table VII-11

Summary of Student-Reported Financial Aid

Type of Institution	Average Grant	Average Loan	Average Employment	Total Financial Aid
All Institutions	$454	$414	$403	$1,271
Private Four-Year	639	475	406	1,520
State-Owned	255	393	289	937
State-Related	389	350	438	1,177
Private Two-Year	580	438	408	1,426
Public Two-Year	121	205	690	1,016
Proprietary	435	594	516	1,545

In reviewing this table, the caveats at the beginning of this chapter must be kept in mind. Students may not be familiar with the distinctions between different types of aid, the amounts reported may not have been reported to or administered by the financial aid offices at the institutions, and the amounts are probably gross estimates. They do, however, provide a general estimate of the amount of aid which the students perceive as being available to them.

CHAPTER VIII

Patterns of Meeting Student Expenses in Pennsylvania Institutions

There are probably as many different combinations of resources used to meet the expenses of students in postsecondary educational institutions in the Commonwealth of Pennsylvania as there are different students in those institutions. Some, perhaps the most fortunate, will be able to obtain all of the monies necessary from their parents or guardians, and thus be able to meet their expenses without expending any of their own resources -- physical or financial -- and without reliance on support from the student aid programs. Others, at the opposite end of the spectrum, are unable to obtain any support from parents or guardians and lack access to (or information about) any source of support from the student aid programs. These students are totally reliant on their own resources, and must work to meet all of their expenses.

It is unlikely that either of these two extreme represent the typical pattern for a substantial number of students in Pennsylvania. Only about one-fifth (21.8 percent) of the students in the study group reported that they received no support from their parents or guardians, and only slightly more than one-third (35.7 percent) reported that they did not receive one or another form of student aid during the academic year. For most, then, the pattern of financing is a combination of support from parents and guardians; self-help in the form of savings from previous employment, income from present employment, and borrowing against future employment; and free money in the form of scholarships, grants, and benefits.

In order to permit comparisons of the aggregate resources available to students, the amounts reported by recipients were apportioned among all of the students in the particular group. For example, a resource which was reported by 10 percent of the students in an average amount of $1,000 would be apportioned among 100 percent of the students in an average amount of $100. This provides for more meaningful comparisons of the typical patterns of financing. As noted above, some students fall at the extremes, and this method of description over- or under-states their reliance on a particular source of financing. For the total group, however, this method produces the most realistic comparisons.

The average resources available to all students in the study group were $2,775. Of this amount, 36.6 percent ($1,016) came from parents, guardians, or spouse; 39.4 percent ($1,094) from self-helf in the form of contribution from savings, previous employment, term-time employment, or borrowing; and 24.0 percent ($665) in the form of free money from benefits or grants.

Differences by Type of Institution

Among the six different types of institutions there were some major differences in the proportion of contribution coming from the different sources. Students attending the private four-year institutions reported the largest percentage support from parents, guardians, and spouse, with 41.2 percent of the total coming from these individuals. Students at the public two-year institutions reported the lowest percentage of parental/spouse support, with only 22.5 percent of their resources from this source. Those at the state-owned institutions received 36.4 percent from this source, those at the state-related 34.2 percent, those at the private two-year institutions 27.9 percent, and those at the proprietary institutions 24.3 percent.

The lowered percentage of support from parents/spouse at the public two-year institutions was reflected in their greater reliance on self-help. Public two-year students provided more than half (54.5 percent) of their resources from their own past, present, or future efforts. Those at the private four-year institutions provided the smallest percentage, 34.7 percent. At the state-owned institutions 43.4 percent of the support came from self-help while at the state-related the proportion was 41.5 percent, at the private two-year institutions 43.7 percent, and at the proprietary institutions 44.0 percent.

There was less proportional variation in the percentage of support coming from free-money (grants and student benefits). The largest percentage of support from free-money was at the proprietary institutions, where the 31.7 percent support presumably reflected the large number of veterans enrolled and receiving benefits. At the other types of institutions, the percentage support from free-money ranged from 28.4 percent at the private two-year institutions to 20.2 percent at the state-owned institutions. The following table shows the percentage of support from the different sources at each institutional type.

Table VIII-1

Percent of Support from Different Sources

Type of Institution	Percent of Total Resources From Parent/Spouse	Self-Help	Free-Money
All Institutions	36.6%	39.4%	24.0%
Private Four-Year	41.2	34.7	24.1
State-Owned	36.4	43.4	20.2
State-Related	34.2	41.5	24.3
Private Two-Year	27.9	43.7	28.4
Public Two-Year	22.5	54.5	23.0
Proprietary	24.3	44.0	31.7

Because of the differences in the total resources necessary to meet the expenses at the different types of institutions, the absolute amounts provided by the different sources vary considerably. The mean amount of parental/spouse contribution for all students was $1,016, and ranged from a high of $1,412 at the private four-year institutions to a low of $496 at the public two-year institutions. Self-help averaged $1,094 for all students, with the highest average $1,358 for students at the proprietary institutions and the lowest $902 for students at the state-owned. The average free-money available was $665 for all students with the high $977 for students at the proprietary institutions and the low $420 for those at the state-owned institutions. The following table shows the mean amounts from each source at the different types of institutions.

Table VIII-2

Amount of Support from Different Sources

Type of Institution	Amount of Total Resources From Parent/Spouse	Self-Help	Free-Money
All Institutions	$1,016	$1,094	$665
Private Four-Year	1,412	1,188	825
State-Owned	755	902	420
State-Related	858	1,044	611
Private Two-Year	791	1,235	805
Public Two-Year	496	1,198	507
Proprietary	751	1,358	977

Table G-1, in Appendix G, shows the amount and percent of support for the different institutional types coming from each of the different sources which go into the combinations of parent/spouse, self-help, and free-money used to produce the previous two tables. Savings, loans, and employment were combined to represent self-help; benefits and grants were combined to represent free-money.

Differences by Ethinc/Racial Group:

There was also a variance in the ways in which students from the different ethnic/racial groups obtained the resources which they used to finance their educations. The White students reported receiving 37.7 percent of their total support from parent/spouse. Indian students reported only 29.0 percent from this source, and Black students only 18.9 percent. These differences are fairly direct reflections of the amounts of parental income reported by the students, as shown in Table C-2. Black students come from families with incomes that averaged only $8,775 and Indian students from families with incomes that averaged $12,798 as compared with a mean parental income for the White students of $13,947. Spanish students reported receiving 35.5 percent of their support from parent/spouse, Oriental students 40.3 percent, and other students 30.0 percent. The differences in support from parent/spouse were reflected in the amount of self-help reported. Indian and Black students, who reported the lowest percentage from parent/spouse, reported the highest percentage from self-help. Both groups obtained 40.5 percent of their support from their own efforts. Black students reported the highest percentage of support from free-money, 40.6 percent, and White students the lowest, 22.9 percent. The following table shows the percent of support from the different sources for students in the various ethnic/racial groups:

Table VII-3

Percent of Support from Different Sources
By Ethnic/Racial Group

Ethnic/Racial Group	Percent of Total Resources From Parent/Spouse	Self-Help	Free-Money
White	37.7%	39.4%	22.9%
Indian	29.0	40.5	30.5
Black	18.9	40.5	40.6
Spanish	35.5	37.9	26.6
Oriental	40.3	34.0	25.7
Other	30.0	39.7	30.3

The following table shows the amount of support from the different sources for students in the various ethnic/racial groups. Table G-2, in Appendix G, provides the detail of the amount and percent from the individual sources which make up these three categories.

Table VIII-4

Amount of Support from Different Sources
By Ethnic/Racial Group

Ethnic/Racial Group	Amount of Total Resources From Parent/Spouse	Self-Help	Free-Money
White	$1,037	$1,086	$631
Indian	951	1,328	1,001
Black	553	1,187	1,192
Spanish	1,457	1,560	1,093
Oriental	1,279	1,079	813
Other	853	1,130	861

Total Resources and Unmet Need

The average student in the study group reported that $2,775 in combined resources would be available during the academic year. Among the different institutional types, the highest average resources were at the private four-year institutions, $3,425, and the lowest at the state-owned institutions, $2,077. Among the different ethnic/racial groups the White students reported an average of $2,754, Indian students $3,280, Black students $2,932, Spanish students $4,110, Oriental students $3,171, and other students $2,844. The following table shows the total resources by institutional type and ethnic/racial group.

Table VIII-5

Total Resources Available

Type of Institution		Ethnic/Racial Group	
All Institutions	$2,775	White	$2,754
Private Four-Year	3,425	Indian	3,280
State-Owned	2,077	Black	2,932
State-Related	2,513	Spanish	4,110
Private Two-Year	2,831	Oriental	3,171
Public Two-Year	2,201	Other	2,844
Proprietary	3,086		

The data for this study were collected before the end of the academic year, and as such represents partial estimates of both the expenses and resources of the students. At the time of the data collection, however, income and expenses were estimated for the same period. For all students, there was a gap of $183 between what they expected to have to spend and what they expected to have available. Only at the public two-year institutions did students indicate that they were certain of having enough money to meet their bills. The following table shows the amount of unmet need projected by the students at the time the data were collected and the percent of their total budget represented by that amount:

Table VIII-6

Unmet Financial Need

Type of Institution	Budget Minus Resources	Percent of Budget Unmet
All Institutions	$183	6.2%
Private Four-Year	398	10.4
State-Owned	23	1.1
State-Related	212	7.8
Private Two-Year	599	17.5
Public Two-Year	(238)	(12.1)
Proprietary	30	1.0

There are a variety of options available to students to meet these "anticipated" deficits of unmet need. Parental or savings contributions may be increased. Windfall income, such as an income-tax refund, may come available. Hours of work can be increased. Some may take out new or larger loans to meet the expenditures. Or economies in life-style may be effected through reductions in expenditures for snacks, less entertainment, or delay of discretionary expenditures for items such as clothing, medical care, or dental work.

Because the original data analysis did not produce separate academic budgets for all of the items for the different ethnic/racial groups, it is not possible to provide this type of comparison for them. It is likely, however, that similar patterns exist, and that for the different ethnic/racial groups there is a presently anticipated gap between the resources available and the expenditures anticipated.

APPENDIX A

Student Resource Survey Data Collection Instrument

Student Resource Survey

The purpose of this study, conducted jointly by this institution and the College Entrance Examination Board, is to collect information for use in annual applications to the Federal Government for student financial aid program funds and for use in reports to the Federal Government and state agencies. It is hoped that the results will be helpful in the assessment of the adequacy of student financial aid programs. The information needed can be collected only from students; we will be grateful for your cooperation.

You are not asked to provide your name or other identifying data, and your responses will be completely confidential.

Please enter your response to each question by recording the response number in the appropriate box on the accompanying response coding form.

Spaces 1, 2, and 3 are reserved for institutional identification.

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4. In which of the following programs are you enrolled?

0- Agricultural Sciences
1- Business Administration
2- Humanities or Social Sciences
3- Physical and Life Sciences, Mathematics
4- Engineering, Architecture
5- Education
6- Nursing
7- Health Professions
8- Law
9- Undeclared major or other

5. What is your current class level?

0- Highschool senior
1- College freshman
2- College sophomore
3 College junior
4- College senior
5- Fifth-year undergraduate
6- First-year graduate or professional student
7- Second-year graduate or professional student
8- Third-year graduate or professional student
9- Fourth-year (or more) graduate or professional student

6. What class load are you carrying?

0- Less than 1/2 of a full-time course of study
1- 1/2 to 3/4 of a full-time course of study
2- A full-time course of study

7. Age at nearest birthday?

1- 18 or under
2- 19
3- 20
4- 21
5- 22-24
6- 25-29
7- 30-34
8- 35-40
9- 41 and over

8. Sex

0- Male
1- Female

9. How do you describe yourself?

0- American Indian
1- Black/Afro-American/Negro
2- Caucasian/White
3- Chicano/Mexican-American
4- Oriental/Asian-American
5- Other Spanish-speaking American
6- Other

10. Marital Status

0- Never Married
1- Married
2- Separated
3- Divorced
4- Widowed
5- Other

11. If you have children, how many of them are dependent upon you for support? (0-9)

12. Residence status for tuition purposes:

0- State resident
1- Non-state resident—U.S. citizen
2- Foreign student—Non-immigrant visa
3- Immigrant—State residency established
4- Immigrant—State residency not established

13. What is the highest level of education you plan to complete here or elsewhere?

0- Doctor's degree (Ph.D., Ed.D., J.D., M.D., D.D.S., etc.)
1- Master's degree (M.A., M.S., etc.) or first professional degree
2- Bachelor's degree (B.A., B.S., etc.)
3- Non-degree Certificate Program
4- 2-year Associate degree

14. What is the approximate income this calendar year of your parents or legal guardian before taxes (include income from all sources)?

0- Less than $3,000 a year
1- Between $3,000 and $5,999
2- Between $6,000 and $7,499
3- Between $7,500 and $8,999
4- Between $9,000 and $11,999
5- Between $12,000 and $14,999
6- Between $15,000 and $17,999
7- Between $18,000 and $20,999
8- Between $21,000 and $24,999
9- $25,000 and above

15. On the average, about how many hours per week do you work in a part-time job while school is in session?

0- None
1- 1 to 5 hours
2- 6 to 10 hours
3- 11 to 15 hours
4- 16 to 20 hours
5- 21 to 25 hours
6- 26 to 30 hours
7- 31 hours or more

16. Do you (and spouse if applicable) contribute to your own support?

0- No.
1- Yes, but my parents provide most of my support
2- Yes, I am primarily self-supporting
3- Yes, and I am classified as a self-supporting (independent) student by the Financial Aid Office
4- Yes, but I have been denied self-supporting (independent) status by the Financial Aid Office

---

Questions 17 to 49 relate to the costs of attending college and the ways in which you finance your education. Please enter the applicable code corresponding to the dollar ranges (stated below) for your answers to questions 17 through 49. If none, be sure to enter code 0. Do not leave blanks.

Code	Range	Code	Range
0-	for $00 or None	5-	for $1,001 to $1,500
1-	for $1 to $200	6-	for $1,501 to $2,000
2-	for $201 to $400	7-	for $2,001 to $2,500
3-	for $401 to $600	8-	for $2,501 to $3,000
4-	for $601 to $1,000	9-	for $3,001 and above

COLLEGE EXPENSES: Estimate your total nine-month academic budget for the current year, using the dollar ranges above.

17. Tuition and fees
18. Books, supplies, and course materials
19. Room and board
20. Transportation
21. Clothing, recreation, and incidentals

SOURCE OF FINANCIAL SUPPORT: Estimate the amount of money you will receive during the nine-month academic year from each of the following sources, using the dollar ranges above.

FAMILY

22. Parent or legal guardian
23. Spouse

TERM-TIME EMPLOYMENT

24. College Work-Study
25. Assistantships, teaching, or research
26. On-campus employment (Non-Work-Study)
27. Other employment

PLEASE DETACH ALONG DOTTED LINE AND PROCEED TO QUESTIONS 28 TO 67 ON REVERSE SIDE

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28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57

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58	59	60	61	62	63	64	65	66	67

LOCAL QUESTIONS (if any)

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68	69	70	71	72	73	74	75	76	77	78	79	80

Student Resource Survey

RESPONSE CODING FORM
Enter in the appropriate box, the number associated with your response to each question.

June 1974

Questions 28 to 49 - Continue to use following series of response codes:

Code	Range	Code	Range
0-	for $00 or None	5-	for $1,001 to $1,500
1-	for $1 to $200	6-	for $1,501 to $2,000
2-	for $201 to $400	7-	for $2,001 to $2,500
3-	for $401 to $600	8-	for $2,501 to $3,000
4-	for $601 to $1,000	9-	for $3,001 and above

SUMMER EMPLOYMENT (Total amount, before taxes, earned last summer)

28. College Work-Study

29. Assistantships, teaching, or research

30. On-campus employment (Non-Work-Study)

31. Other employment

PERSONAL SAVINGS

32. From savings (exclude amounts in 28-31)

GRANTS, SCHOLARSHIPS, FELLOWSHIPS, AND TRAINEESHIPS

33. Non-Resident Tuition Waiver
34. State Scholarship Awards and Fellowships
35. Basic Educational Opportunity Grants
36. Supplementary Educational Opportunity Grants
37. Institutional grants or scholarships (include grants, fellowships, and traineeships)
38. Other federal fellowships, grants, and traineeships not previously listed (including Nursing, Health Professions or Law Enforcement Education Program Grants)
39. Scholarships or grants or fellowships from sources not previously listed
40. G.I. Bill
41. Social Security
42. Welfare
43. State Vocational Rehabilitation
44. Other Federal or State benefits not previously listed.

LOANS

45. National Direct Student Loans
46. Law Enforcement Education Program or Nursing or Health Professions Loans
47. Federally Insured Student Loan, or other state guaranteed loans (Loans obtained through banks or other lending agencies)
48. Institutional long-term loans not previously listed
49. Other Loans

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50. How much will you and your spouse earn, before taxes, this calendar year?

0- $1 to $999
1- $1,000 to $1,999
2- $2,000 to $2,999
3- $3,000 to $3,999
4- $4,000 to $4,999
5- $5,000 to $5,999
6- $6,000 to $7,499
7- $7,500 to $8,999
8- $9,000 to $11,999
9- $12,000 and above

51. Indicate the amount of your (and your spouse's) present indebtedness under all long-term student loan programs (include loans taken out this year, items 45 to 49, as well as educational debts incurred in prior academic years.)

0- $0
1- $1 to $499
2- $500 to $999
3- $1,000 to $1,499
4- $1,500 to $2,499
5- $2,500 to $3,499
6- $3,500 to $4,499
7- $4,500 to $5,999
8- $6,000 to $7,499
9- $7,500 and over

52. Did you apply for financial aid at your institution for this academic year? (Refers to college work-study #24 & 28, federal and institutional grants #35 to 37, and federal loans #45 & 46.)

0- No
1- Yes, I applied for aid and it was granted
2- Yes, I applied for aid, but I was told that I was ineligible
3- Yes, I applied for aid, but I was told no funds were available

53. Are you participating in your institution's Educational Opportunity Program or similar campus program?

0- No
1- Yes

54. For EOP participants only, indicate the types of assistance you are receiving

0- None
1- Financial aid only
2- Tutoring only
3- Counseling only
4- Financial aid and tutoring
5- Financial aid and counseling
6- Tutoring and counseling
7- Financial aid, tutoring and counseling

55. How many of your brothers or sisters are dependent on your parents or legal guardian for financial support? (0 to 9)

56. How many of your dependent brothers or sisters are also in college this academic year? (Cannot exceed response to item #55.)

57. Did your parents claim you as a dependent for Federal tax purposes for the last calendar year?

0- Yes
1- No
2- I don't know

58. Will your parents claim you as a dependent for Federal tax purposes for this calendar year?

0- Yes
1- No
2- I don't know

59. Are you receiving food stamps?

0- Yes
1- No

60. When at college, where do you normally live?

0- With Parents
1- With relatives
2- University or College Residence Hall
3- University or College Apartment
4- Fraternity or Sorority
5- Off Campus, non-college residence hall
6- Rented room with or without board
7- Other off-campus housing alone or with spouse
8- Other off-campus housing with one or two roommates
9- Other off-campus housing with three or more roommates

61. What is the distance from your living quarters to campus?

0- I live on campus
1- Under 1 mile
2- More than 1 mile but less than 3
3- More than 3 miles but less than 5
4- More than 5 miles but less than 10
5- More than 10 miles but less than 15
6- More than 15 miles but less than 25
7- More than 25

62. How do you usually get to your college campus?

0- Walk
1- Automobile
2- Use public transportation
3- Car pool
4- Bike or motorcycle
5- College bus
6- Hitchhike

63. How would you rate your academic achievement as measured by grades in college?

0- Mostly A's (3.5 or higher)
1- Mostly B's (2.5 to 3.4)
2- Mostly C's (1.5 to 2.4)
3- Mostly D's (below 1.5)

64. Are you a veteran of the U.S. Armed Forces?

0- Yes
1- No

65. How were you admitted?

0- As a first-time freshman
1- As a transfer from an in-state community college
2- As a transfer from an out-of-state community college
3- As a transfer from an in-state public college or university
4- As a transfer from an independent (private) in-state college or university
5- As a transfer from an out-of-state college or university
6- As a graduate of a 4-year institution
7- Other

66. Are you planning to return to this institution next term?

0- Yes
1- No— I plan to receive my degree
2- No— I plan to drop out and return later
3- No— I plan to drop out

No, I plan to transfer to:
4- 4 year public institution within the state
5- 4 year private institution within the state
6- 4 year public institution outside the state
7- 4 year private institution outside the state
8- Any other type of institution of postsecondary education

67. How satisfied are you with this institution as a whole?

0- Completely satisfied
1- Satisfied
2- Indifferent
3- Unsatisfied
4- Completely unsatisfied

An additional 13 local questions may have been added to this version of the survey. If so, please answer questions 68 to 80 according to the instructions on the separate question sheet.

APPENDIX B

Supplementary Tables for Chapter III

TABLE B-1

Distribution of Age of Respondents

			Four-Year		Two-Year		
Age	TOTAL	Private	State Owned	State Related	Junior	Community	Proprietary
18	10.1	9.6	9.9	8.6	15.0	13.0	10.5
19	28.7	27.0	25.4	28.3	42.9	37.2	31.0
20	22.7	22.4	25.3	22.1	28.8	18.4	22.8
21	19.6	22.6	24.1	18.2	6.4	8.0	8.2
22-24	12.6	13.4	11.0	14.5	2.5	12.2	13.2
25-29	4.4	3.6	3.1	5.6	3.7	8.1	9.6
30-34	1.1	.8	.6	1.4	-	1.7	1.7
35-40	.4	.4	.4	.6	-	.7	1.9
40+	.4	.2	.3	.7	.6	.6	1.0

TABLE B-2

Number of Dependent Children of Respondents

Of Those With Dependent Children, Percent Having:	TOTAL	Private	Four-Year		Two-Year		Proprietary
			State Owned	State Related	Junior	Community	
Percent With Any	3.3	2.6	2.5	4.1	1.8	5.7	8.8
Percent With None	96.7	97.4	97.5	95.9	98.2	94.3	91.2
1	49.5	60.5	59.3	66.2	50.0	65.8	56.5
2	30.1	21.1	19.4	19.1	16.7	22.4	23.9
3	13.5	13.0	15.7	9.6	33.3	3.9	13.0
4	4.4	4.3	3.7	2.2	-	6.6	4.3
5+	2.6	1.1	1.9	2.9	-	1.3	2.2
Mean	1.6	1.6	1.7	1.6	1.8	1.6	1.7

TABLE B-3

Academic Program of Respondents

By Sex

	Men	Women
Agricultural	76.1	23.9
Business	79.2	20.8
Humanities	50.9	49.1
Physical	65.9	34.1
Engineering	96.7	3.3
Education	25.5	74.5
Nursing	5.8	94.2
Health	44.3	55.7
Law	77.5	22.5
Undeclared	54.1	45.9

TABLE B-4

Academic Program of Respondents

by Ethnic/Racial Group

	WHITE	INDIAN	BLACK	SPANISH	ORIENTAL	OTHER
Agricultural	1.0	-	.2	-	-	1.1
Business	13.1	9.3	11.2	15.[illegible]	3.4	15.3
Humanities	21.1	21.4	22.5	18.4	12.1	19.2
Physical	11.4	10.4	8.6	18.4	20.4	8.1
Engineering	5.8	2.1	3.9	8.2	5.2	7.2
Education	25.6	26.4	31.0	22.4	6.9	15.3
Nursing	2.7	5.0	2.2	-	10.3	1.9
Health	4.8	3.9	3.9	5.1	13.8	6.7
Law	1.4	4.6	2.3	4.1	-	1.1
Undeclared	13.0	16.8	14.2	8.2	27.9	24.0

TABLE B-5

Class Level of Respondents
by Ethnic/Racial Group

	WHITE	INDIAN	BLACK	SPANISH	ORIENTAL	OTHER
Freshman	33.2	23.3	32.4	33.7	29.3	32.9
Sophomore	27.8	33.6	32.2	21.4	34.5	32.9
Junior	22.1	23.0	15.1	31.6	10.3	21.4
Senior	16.2	19.8	19.4	10.2	25.9	12.5
5-Year Undergrad	.7	.4	.9	3.1		.3
Lower Division	61.0	56.9	64.6	55.1	63.8	65.8
Upper Division	39.0	43.2	35.4	44.9	36.2	34.2

TABLE B-6

Ultimate Degree Aspirations

by Ethnic/Racial Group

	WHITE	INDIAN	BLACK	SPANISH	ORIENTAL	OTHER
Ph.D.	18.3	21.7	21.6	25.0	33.0	24.4
MA	37.7	42.4	39.6	35.3	39.0	29.4
BA	33.9	33.1	28.3	30.1	22.0	31.4
AA	7.6	22.2	8.8	7.4	6.0	10.7
Cert	2.5	.6	1.7	2.2	-	4.1
BA+	89.7	97.2	89.5	90.4	94.0	85.2
MA+	56.0	64.1	61.2	60.3	72.0	53.8

TABLE B-7

Distribution of Student Reported Grades

	TOTAL	Private	Four-Year State Owned	Four-Year State Related	Two-Year Junior	Two-Year Community	Proprietary
A	13.3	14.1	8.5	16.4	11.4	14.2	22.9
B	58.6	58.8	57.9	61.2	53.7	56.0	55.7
C	27.2	26.3	32.7	21.5	33.6	29.2	20.8
D	.8	.8	.9	.9	1.2	.7	.6
Mean	2.8	2.8	2.7	2.9	2.7	2.8	3.0

TABLE B-8

Distribution of Student Reported Grades
by Ethnic/Racial Group

	WHITE	INDIAN	BLACK	SPANISH	ORIENTAL	OTHER
A	16.0	11.9	6.7	13.0	36.2	16.2
B	58.1	54.0	41.0	61.8	48.9	55.4
C	25.3	32.8	47.7	25.2	9.6	26.0
D	.6	1.3	4.6	-	5.3	2.5
Mean	2.9	2.7	2.5	2.8	3.1	2.8

TABLE B-9

Future Educational Plans of Respondents by Ethnic/Racial Group

	WHITE	INDIAN	BLACK	SPANISH	ORIENTAL	OTHER
Return	83.3	84.1	85.0	77.7	76.9	79.7
Degree	13.7	11.7	11.7	14.6	20.9	15.7
Stop-Out	2.3	3.6	2.6	7.7	2.2	2.1
Drop-Out	.7	.6	.7	-	-	2.5

APPENDIX C

Supplementary Tables for Chapter IV

TABLE C-1

Parental Income of Respondents

			Four-Year		Two-Year		
	TOTAL	Private	State Owned	State Related	Junior	Community	Proprietary
Less than $3,000	4.3	3.4	4.2	4.9	4.8	6.5	8.0
$ 3,000 - $ 5,999	7.2	6.1	7.2	8.3	14.1	8.4	12.9
$ 6,000 - $ 7,499	7.0	5.4	6.9	7.4	6.4	8.5	11.9
$ 7,500 - $ 8,999	9.2	7.7	11.0	9.9	6.4	11.6	13.9
$ 9,000 - $11,999	21.6	18.2	24.7	23.6	17.7	23.2	24.7
$12,000 - $14,999	17.4	16.1	18.7	17.8	16.4	17.9	14.9
$15,000 - $17,999	9.9	10.3	10.6	9.0	8.7	9.8	5.2
$18,000 - $20,999	5.6	7.6	4.7	4.1	5.5	3.2	3.4
$21,000 - $24,999	5.6	7.6	4.7	4.1	5.5	3.2	3.4
$25,000 and above	10.2	16.6	5.2	8.1	13.2	4.9	2.4
Mean	$13,699	$15,508	$12,579	$12,857	$13,706	$11,839	$10,140

TABLE C-2

Parental Income of Respondents by Ethnic/Racial Group

	WHITE	INDIAN	BLACK	SPANISH	ORIENTAL	OTHER
Less than $3,000	3.5	8.7	16.3	4.2	13.0	12.5
$ 3,000 - $ 5,999	6.5	13.7	18.1	5.2	9.3	9.5
$ 6,000 - $ 7,499	6.6	7.2	13.0	9.4	-	10.4
$ 7,500 - $ 8,999	9.1	6.1	14.6	5.2	7.4	10.4
$ 9,000 - $11,999	22.0	17.1	15.5	22.9	20.4	18.8
$12,000 - $14,999	18.0	15.2	9.4	11.5	13.0	11.3
$15,000 - $17,999	10.2	10.3	5.1	4.2	1.9	6.5
$18,000 - $20,999	7.8	4.6	4.3	8.3	5.6	6.8
$21,000 - $24,999	5.7	7.2	1.3	9.4	9.3	3.6
$25,000 and above	10.4	9.9	2.4	19.8	20.1	10.1
Mean	$13,947	$12,798	$8,775	$15,719	$14,741	$11,946

TABLE C-3

Mean Parental Income

by Aid Status

			Four-Year		Two-Year		
	TOTAL	Private	State Owned	State Related	Junior	Community	Proprietary
Did Not Apply For Aid	$16,082	$19,231	$14,589	$14,818	$16,609	$12,611	$10,920
Received Aid	11,041	12,103	10,237	10,047	11,237	10,047	8,818
Applied For Aid But Found Ineligible	14,866	17,081	13,653	13,788	14,447	13,863	11,397
Applied for Aid But No Funds Were Available	12,117	13,204	11,325	10,724	8,464	10,345	9,500

TABLE C-4

Dependency Status, Student Perception

Do You Contribute to Your Own Support?	TOTAL	Private	Four-Year State Owned	Four-Year State Related	Two-Year Junior	Two-Year Community	Proprietary
No	25.2	25.4	24.8	24.6	40.4	23.1	31.2
Yes, but parents provide most of my support	46.9	52.0	45.9	43.0	40.8	41.7	33.7
(Dependent)	(72.1)	(77.4)	(70.7)	(67.6)	(81.2)	(64.8)	(64.9)
Yes, I am primarily self-supporting	20.0	16.1	21.4	22.2	11.6	25.8	26.2
Yes, and I have been granted self-supporting status by the financial aid office	5.8	4.5	5.2	7.7	5.3	8.2	7.1
Yes, but I have been denied self-supporting status by the financial aid office	2.2	2.0	2.7	2.5	1.9	1.2	1.9
(Independent)	(27.9)	(22.6)	(29.3)	(32.4)	(18.8)	(35.2)	(35.1)

APPENDIX D

Supplementary Tables for Chapter V

TABLE D-1

Distribution of Student-Reported Tuition and Fees

			Four-Year		Two-Year		
	TOTAL	Private	State Owned	State Related	Junior	Community	Proprietary
\$ 1 - \$ 200	2.4%	1.2%	1.3%	2.6%	1.9%	9.9%	4.4%
\$ 201 - \$ 400	5.8	.9	7.6	3.9	1.3	31.3	1.2
\$ 401 - \$ 600	6.3	1.1	8.5	4.0	.9	36.0	1.0
\$ 601 - \$1,000	30.4	5.3	59.9	51.8	7.3	13.6	28.3
\$1,001 - \$1,500	15.5	12.0	11.9	27.9	27.5	6.1	34.9
\$1,501 - \$2,000	15.0	26,4	8.2	5.6	36.7	1.2	22.8
\$2,001 - \$2,500	12.9	26.8	1.8	2.9	9.8	.8	5.8
\$2,501 - \$3,000	7.5	17.4	.5	.8	6.3	.2	1.2
\$3,001 and above	4.3	9.0	.3	.5	8.2	1.0	.4
Mean	\$1,397	\$2,057	\$903	\$1,001	\$1,738	\$547	\$1,253

TABLE D-2

Comparison of National Sample of Institutionally-Reported Mean Tuition and Fees with Pennsylvania Student-Reported Means, 1972-73

		Four-Year		Two-Year	
	Private	State Owned	State Related	Junior	Community
National Mean	$1,725	$465		$1,210	$200
Pennsylvania Mean	2,057	903	1,001	1,738	547

TABLE D-3

Distribution of Student-Reported Books and Supplies Expense

	TOTAL	Four-Year Private	Four-Year State Owned	Four-Year State Related	Two-Year Junior	Two-Year Community	Proprietary
$ 1 - $ 200	85.2	82.3	89.4	83.7	84.9	91.9	76.7
$ 201 - $ 400	12.7	15.0	9.4	14.2	12.6	6.7	15.6
$ 401 - $ 600	1.5	1.9	.8	1.3	.9	.9	4.8
$ 601 - $1,000	.5	.6	.3	.7	1.6	.3	2.4
$1,001 & Above	.1	.2	.1	.1	-	.2	.6
Mean	$136	$144	$125	$140	$140	$121	$174

TABLE D-4

Distribution of Student-Reported Room & Board Expenses

		Four-Year			Two-Year		
	TOTAL	Private	State Owned	State Related	Junior	Community	Proprietary
$ 1 - $ 200	4.9	3.1	4.0	5.3	6.5	22.4	11.6
$ 201 - $ 400	10.2	3.9	20.1	5.9	9.4	12.4	7.5
$ 401 - $ 600	13.2	8.9	20.1	8.3	9.4	18.0	9.6
$ 601 - $1,000	31.1	23.5	49.4	22.5	22.4	23.2	20.1
$1,001 - $1,500	30.1	46.0	4.3	44.1	35.9	13.4	27.0
$1,501 - $2,000	7.3	10.5	1.2	5.8	11.2	4.1	16.0
$2,001 - $2,500	1.4	2.1	.3	2.6	1.2	2.0	4.8
$2,501 - $3,000	1.0	1.2	.3	1.6	1.8	.9	2.0
$3001 & Above	.7	.7	.3	1.0	2.2	3.5	1.4
Mean	$939	$1,113	$659	$1,086	$1,062	$768	$1,072

TABLE D-5

Distribution of Student-Reported Room and Board Expense
by Ethnic/Racial Group

	WHITE	INDIAN	BLACK	SPANISH	ORIENTAL	OTHER
\$ 1 - \$ 200	4.7	6.1	7.6	1.2	-	9.1
\$ 201 - \$ 400	10.0	10.7	14.5	11.9	10.2	12.2
\$ 401 - \$ 600	13.0	18.3	16.1	8.3	4.1	17.1
\$ 601 - \$1,000	31.5	29.9	25.4	33.3	30.6	26.6
\$1,001 - \$1,500	30.7	24.4	23.9	27.4	32.7	24.0
\$1,501 - \$2,000	7.2	9.1	8.3	10.7	20.4	5.7
\$2,001 - \$2,500	1.4	-	.8	2.4	2.0	1.9
\$2,501 - \$3,000	.9	1.0	1.8	3.6	-	2.3
\$3,001 & Above	.7	.5	1.6	1.2	-	1.1
Mean	\$941	\$879	\$902	\$1,069	\$1,107	\$889

TABLE D-6

Distribution of Student-Reported Room & Board Expense by Dependency and Residence Status

	SINGLE			
	Dependent Commuter	Dependent Resident	Self-Supporting	Married
$ 1 - $ 200	27.0	2.1	4.0	4.9
$ 201 - $ 400	14.6	10.6	9.1	4.9
$ 401 - $ 600	14.0	13.6	12.5	6.4
$ 601 - $1,000	20.3	34.0	28.4	16.1
$1,001 - $1,500	16.2	32.0	32.4	26.3
$1,501 - $2,000	5.9	6.4	8.2	18.1
$2,001 - $2,500	.9	.8	2.4	8.0
$2,501 - $3,000	.6	.4	2.1	7.4
$3,001 & Above	.4	.1	.9	8.0
Mean	$661	$920	$1,012	$1,489

TABLE D-7

Distribution of Student-Reported Distance of Term-Time Residence from Campus

			Four-Year		Two-Year		
	TOTAL	Private	State Owned	State Related	Junior	Community	Proprietary
Live on Campus	43.3	54.9	55.8	28.9	42.2	1.7	6.2
Under 1 Mile	13.7	10.5	23.3	12.6	4.3	10.5	8.9
1 - 4.9 Miles	13.2	10.5	5.3	19.7	11.1	22.4	26.4
5 - 14.9 Miles	16.8	14.9	4.8	26.6	20.6	36.5	30.3
15 - 24.9 Miles	7.9	5.6	5.5	8.2	15.4	17.8	14.8
25 or More Miles	5.1	3.5	5.1	4.1	6.5	11.1	13.5
Mean	9.2	8.8	7.7	8.5	12.8	11.4	11.4

TABLE D-8

Distribution of Student-Reported Transportation Expense by Distance of Term-Time Residence from Campus

	DISTANCE IN MILES				
	Under 1	1 - 4.9	5 - 14.9	15 - 24.9	25 and Above
$ 1 - $ 200	84.1	69.8	55.9	44.3	45.3
$ 201 - $ 400	11.0	19.0	26.8	33.3	33.3
$ 401 - $ 600	3.4	7.1	9.4	13.7	11.9
$ 601 - $1,000	1.1	2.7	5.4	6.6	6.1
$1,001 - $1,500	.3	1.0	2.0	1.7	2.6
$1,501 & Above	.1	.4	.5	.5	.9
Mean	$148	$203	$260	$295	$301

TABLE D-9

Distribution of Student-Reported Method of Travel
From Term-Time Residence to Campus

	TOTAL	Private	Four-Year State Owned	State Related	Two-Year Junior	Community	Proprietary
[illegible]	43.5	55.4	65.9	34.4	35.2	8.6	13.1
Automobile	36.5	30.7	28.4	40.9	50.5	75.3	46.2
Public Transp.	9.4	9.7	2.5	15.7	8.1	7.4	30.8
Car Pool	2.9	2.1	1.6	3.9	3.4	6.1	7.8
Bike or Motor-cycle	.7	.6	.4	1.3	.3	.3	.4
College Bus	.5	.3	.1	1.7	-	.4	-
Hitch-Hike	1.6	1.1	1.1	2.2	2.5	2.0	1.8

TABLE D-10

Distribution of Student-Reported Travel Expense by Mode of Transportation

	Hitch/Walk	Automobile	Public Transportation	Other
$ 1 - $ 200	85.0	57.8	61.3	71.8
$ 201 - $ 400	10.6	24.2	29.0	23.7
$ 401 - $ 600	3.2	10.0	7.5	2.7
$ 601 - $1,000	1.0	5.4	1.5	1.4
$1,001 - $1,500	.2	2.0	.6	.4
$1,501 & Above	-	.6	.1	-
Mean	$144	$259	$207	$189

TABLE D-11

Distribution of Student-Reported Transportation Expense by Institutional Type

	TOTAL	Private	Four-Year State Owned	 State Related	Two-Year Junior	 Community	Proprietary
$ 1 - $ 200	71.8	71.9	79.3	69.6	70.6	61.7	47.8
$ 201 - $ 400	17.9	17.6	13.4	20.0	23.4	20.6	35.1
$ 401 - $ 600	6.3	6.4	5.1	6.4	3.5	9.0	9.5
$ 601 - $1,000	2.8	3.0	1.5	2.8	2.1	5.4	4.5
$1,001 - $1,500	1.0	.8	.5	.9	-	2.6	2.7
$1,501 & Above	.3	.3	.2	.3	.4	.7	.4
Mean	$196	$196	$167	$200	$182	$257	$277

TABLE D-12

Distribution of Student-Reported Clothing, Recreation, and Miscellaneous Expenses

By Institutional Type

	TOTAL	Private	Four-Year State Owned	 State Related	Two-Year Junior	 Community	Proprietary
$ 1 - $ 200	47.6	42.5	54.2	45.6	47.9	59.4	39.9
$ 201 - $ 400	31.9	34.0	30.9	32.1	32.9	23.3	27.9
$ 401 - $ 600	12.8	14.6	10.0	14.0	9.5	9.5	19.8
$ 601 - $1,000	5.3	6.1	3.7	5.6	7.3	4.2	9.8
$1,001 - $1,500	1.6	1.8	.7	1.7	.6	2.4	1.6
$1,501 - $2,000	.4	.4	.3	.6	.6	.3	.8
$2,001 - $2,500	.1	.2	.1	.2	.3	.4	-
$2,501 - $3,000	.1	.2	-	-	.3	-	.2
$3,001 & Above	.3	.2	.1	.1	.6	.5	-
Mean	$290	$313	$246	$298	$308	$270	$340

TABLE D-13

Distribution of Student-Reported Clothing, Recreation, and Miscellaneous Expenses
by Dependency and Residence Status

	SINGLE			
	Dependent Commuter	Dependent Resident	Self-Supporting	Married
\$ 1 - \$ 200	50.0	48.3	41.0	36.0
\$ 201 - \$ 400	28.0	33.7	32.2	33.0
\$ 401 - \$ 600	12.0	12.3	16.7	17.1
\$ 601 - \$1,000	6.8	4.3	5.6	7.1
\$1,001 - \$1,500	2.2	1.1	2.0	3.1
\$1,501 - \$2,000	.5	.1	1.2	1.6
\$2,001 - \$2,500	-	-	.3	.6
\$2,501 - \$3,000	.2	-	.5	.1
\$3,001 & Above	.3	.1	.5	1.4
Mean	\$300	\$266	\$350	\$406

TABLE D-14

Total Budget by Type of Institution

	Total		Private		State Owned		State Related		Private 2-Yr.		Public 2-Yr.		Proprietary	
	$	%	$	%	$	%	$	%	$	%	$	%	$	%
Tuition & Fees	1,397	47.2	2,057	53.8	903	43.0	1,001	36.7	1,738	50.7	547	27.9	1,253	40.2
Books & Supplies	136	4.6	144	3.8	125	5.9	140	5.1	140	4.1	121	6.2	174	5.6
Room & Board	939	31.7	1,113	29.1	659	31.4	1,086	39.9	1,062	31.0	768	39.1	1,072	34.4
Travel	196	6.6	196	5.1	167	8.0	200	7.3	182	5.3	257	13.1	277	8.9
Personal/ Misc.	290	9.8	313	8.2	246	11.7	298	10.9	308	9.0	270	13.8	340	10.9
TOTAL	$2,958		$3,823		$2,100		$2,725		$3,430		$1,963		$3,116	

APPENDIX E

Supplementary Tables for Chapter VI

TABLE E-1

Distribution of Student-Reported Parental Contribution

			Four-Year		Two-Year		
	TOTAL	Private	State Owned	State Related	Junior	Community	Proprietary
None	21.8	16.6	19.7	27.2	20.2	34.5	35.9
$ 1 - $ 200	18.2	14.3	22.4	16.6	30.5	24.4	18.2
$ 201 - $ 400	9.5	8.1	10.7	8.7	10.3	13.0	6.6
$ 401 - $ 600	7.7	7.1	8.2	6.9	7.2	10.1	8.1
$ 601 - $1,000	8.8	7.6	9.8	10.9	8.7	9.1	8.9
$1,001 - $1,500	8.4	7.3	10.5	9.9	4.7	3.5	6.2
$1,501 - $2,000	7.5	6.8	10.4	7.6	3.1	1.6	5.8
$2,001 - $2,500	5.1	6.5	4.9	5.8	4.4	1.5	2.9
$2,501 - $3,000	4.0	7.0	2.0	3.1	1.2	1.1	3.3
$3,001 & Above	9.1	18.7	1.3	3.3	9.7	1.1	4.1
Mean	$934	$1,338	$697	$754	$750	$362	$628

TABLE E-2

Distribution of Student-Reported Parental Contribution
by Ethnic/Racial Group

	WHITE	INDIAN	BLACK	SPANISH	ORIENTAL	OTHER
None	20.6	28.9	39.7	20.4	26.7	32.1
\$ 1 - \$ 200	18.2	14.7	20.6	16.3	13.3	17.3
\$ 201 - \$ 400	9.3	12.8	12.1	4.1	6.7	8.9
\$ 401 - \$ 600	7.7	5.9	7.4	2.0	5.0	8.4
\$ 601 - \$1,000	9.0	9.9	6.0	4.1	1.7	6.1
\$1,001 - \$1,500	8.8	3.7	3.4	6.1	3.3	7.8
\$1,501 - \$2,000	7.8	5.5	2.9	4.1	20.0	3.1
\$2,000 - \$2,500	5.2	4.4	2.5	21.4	1.7	3.9
\$2,501 - \$3,000	4.0	4.4	1.7	10.2	8.3	4.5
\$3,001 & Above	9.3	9.9	3.8	11.2	13.3	7.8
Mean	\$955	\$869	\$471	\$1,375	\$1,137	\$771

TABLE E-3

Distribution of College Scholarship Service Calculated Parental Contribution

			Four-Year		Two-Year		
	TOTAL	Private	State Owned	State Related	Junior	Community	Proprietary
None	11.2	9.4	11.5	12.3	17.6	15.6	20.8
$ 1 - $ 200	3.3	2.8	3.6	3.7	2.7	3.6	3.5
$ 201 - $ 400	4.8	4.3	5.0	5.0	3.7	5.3	7.6
$ 401 - $ 600	8.6	7.2	9.8	8.7	8.8	10.8	9.9
$ 600 - $1,000	9.6	7.8	11.3	10.1	10.8	11.4	13.4
$1,001 - $1,500	21.8	18.5	24.2	24.0	15.9	20.7	21.7
$1,501 - $2,000	7.7	7.7	7.5	7.1	5.4	7.6	5.3
$2,001 - $2,500	7.7	8.1	8.3	6.7	6.8	7.1	6.2
$2,501 - $3,000	4.5	5.2	4.2	3.8	3.4	3.7	1.8
$3,001 & Above	20.7	29.0	14.8	18.5	25.0	14.1	9.7
Mean	$1,568	$1,820	$1,408	$1,471	$1,557	$1,311	$1,078

TABLE E-4

CSS Calculated Parental Contribution

by Ethnic/Racial Group

	WHITE	INDIAN	BLACK	SPANISH	ORIENTAL	OTHER
None	10.0	18.5	32.9	11.0	15.2	20.2
$ 1 - $ 200	3.3	3.8	3.9	4.4	-	5.5
$ 201 - $ 400	4.7	8.8	7.5	3.3	13.0	3.1
$ 401 - $ 600	8.4	5.5	14.7	11.0	-	10.6
$ 601 - $1,000	9.6	8.8	8.6	7.7	4.3	10.6
$1,001 - $1,500	22.3	18.1	14.8	17.6	10.9	19.9
$1,501 - $2,000	8.0	4.2	2.8	4.4	-	8.9
$2,001 - $2,500	8.0	5.0	5.1	1.1	15.2	2.4
$2,501 - $3,000	4.7	2.5	3.2	2.2	-	3.1
$3,001 & Above	21.1	24.8	6.4	37.4	41.3	15.8
Mean	$1,602	$1,478	$830	$1,820	$1,998	$1,247

TABLE E-5

Distribution of Basic Educational Opportunity Grant Calculated Parental Contribution

	TOTAL	Private	Four-Year State Owned	 State Related	Two-Year Junior	 Community	Proprietary
None	5.5	4.4	5.7	5.6	8.0	8.8	9.7
\$ 1 - \$ 200	3.0	2.7	3.2	3.6	3.5	3.1	5.2
\$ 201 - \$ 400	7.6	6.3	8.3	7.9	11.6	7.4	10.7
\$ 401 - \$ 600	7.9	6.7	8.3	8.1	6.4	8.6	8.7
\$ 601 - \$1,000	14.7	12.7	17.4	15.9	14.8	16.4	19.1
\$1,001 - \$1,500	17.4	15.2	19.1	18.1	14.5	16.0	18.1
\$1,501 - \$2,000	10.1	9.7	9.6	10.1	8.0	10.1	6.6
\$2,001 - \$2,500	13.9	16.2	12.0	12.9	13.5	11.7	10.1
\$2,501 - \$3,000	6.1	6.9	6.7	5.4	4.5	6.3	4.6
\$3,001 & Above	14.0	19.1	9.8	12.4	15.1	11.6	7.2
Mean	\$1,546	\$1,741	\$1,413	\$1,470	\$1,467	\$1,418	\$1,179

TABLE E-6

BEOG Parental Contribution
by Ethnic/Racial Group

	WHITE	INDIAN	BLACK	SPANISH	ORIENTAL	OTHER
None	4.7	11.3	17.6	4.2	10.9	10.8
$ 1 - $ 200	2.8	3.8	5.7	3.1	-	3.8
$ 201 - $ 400	7.1	9.1	16.6	4.2	14.5	11.7
$ 401 - $ 600	7.6	7.9	12.6	15.6	3.6	10.2
$ 601 - $1,000	14.6	14.3	15.7	18.8	9.1	16.7
$1,001 - $1,500	17.9	11.3	11.6	9.4	7.3	14.0
$1,501 - $2,000	10.3	9.1	4.6	7.3	7.3	12.3
$2,001 - $2,500	14.2	10.6	6.8	15.6	29.1	10.5
$2,501 - $3,000	6.3	10.6	3.3	-	3.6	2.9
$3,001 & Above	14.5	12.1	5.7	21.9	14.5	7.0
Mean	$1,583	$1,436	$909	$1,606	$1,616	$1,177

TABLE E-7

Distribution of Student-Reported Contribution from Spouse

	TOTAL	Private	Four-Year State Owned	Four-Year State Related	Two-Year Junior	Two-Year Community	Proprietary
None	94.7	95.8	95.3	94.1	96.3	92.3	92.2
OF THOSE REPORTING ANY:							
$ 1 - $ 200	16.3	13.9	20.0	10.8	16.7	21.4	19.5
$ 201 - $ 400	10.9	5.7	14.1	11.3	22.2	11.7	9.8
$ 401 - $ 600	8.2	8.1	10.7	7.7	11.1	5.8	4.9
$ 601 - $1,000	12.1	15.2	15.6	10.8	16.7	6.8	14.6
$1,001 - $1,500	9.9	7.1	9.3	11.3	-	6.8	9.8
$1,501 - $2,000	7.7	6.8	6.3	7.2	11.1	5.8	4.9
$2,001 - $2,500	5.2	7.4	3.4	5.1	11.1	1.9	7.3
$2,501 - $3,000	4.5	6.4	4.9	6.7	-	1.9	2.4
$3,001 & Above	25.1	29.4	15.6	29.2	11.1	37.9	26.8
Mean, All	$82	$74	$58	$104	$41	$134	$123
Mean, Recipients	$1,566	$1,773	$1,225	$1,758	$1,106	$1,749	$1,568

TABLE E-8

Distribution of Total Summer Employment Income

	TOTAL	Private	Four-Year State Owned	Four-Year State Related	Two-Year Junior	Two-Year Community	Proprietary
None	17.6	14.9	18.7	19.4	26.0	18.8	40.0
OF THOSE REPORTING ANY:							
$ 1 - $ 200	9.8	8.5	12.2	9.7	14.9	9.7	17.2
$ 201 - $ 400	13.5	11.8	16.2	14.0	19.0	14.0	16.2
$ 401 - $ 600	17.9	17.1	18.9	16.6	21.5	16.1	18.8
$ 601 - $1,000	26.0	26.7	28.6	25.9	21.1	24.0	20.1
$1,001 - $1,500	17.1	18.7	12.9	16.5	10.3	16.1	13.7
$1,501 - $2,000	8.6	9.3	6.7	9.4	7.0	8.3	5.1
$2,001 - $2,500	3.0	3.2	2.4	3.6	2.5	3.4	4.1
$2,501 - $3,000	1.7	1.6	1.0	2.0	1.2	3.3	2.9
$3,001 & Above	2.6	2.9	1.2	2.4	2.5	4.9	1.9
Mean, All	$752	$819	$636	$747	$581	$818	$489
Mean, Recipients	$912	$963	$782	$926	$785	$1,008	$815

TABLE E-9

Distribution of Total Summer Employment Income by Ethnic/Racial Group

	WHITE	INDIAN	BLACK	SPANISH	ORIENTAL	OTHER
None	16.8	6.7	32.7	12.2	18.0	27.3
OF THOSE REPORTING ANY:						
\$ 1 - \$ 200	9.5	9.6	16.3	7.0	8.0	11.6
\$ 201 - \$ 400	13.2	17.6	17.9	20.9	20.0	17.0
\$ 401 - \$ 600	17.9	20.3	16.5	12.8	22.0	17.0
\$ 601 - \$1,000	26.3	25.2	20.6	15.1	18.0	25.0
\$1,001 - \$1,500	17.1	17.1	15.6	19.8	18.0	14.5
\$1,501 - \$2,000	8.8	5.9	4.8	8.1	14.0	6.5
\$2,001 - \$2,500	3.1	1.4	-	7.0	-	3.3
\$2,501 - \$3,000	1.7	.5	1.6	3.5	-	2.5
\$3,001 & Above	2.3	2.3	6.8	5.8	-	5.9
Mean, All	\$759	\$745	\$594	\$1,070	\$649	\$740
Mean, Recipients	\$912	\$798	\$883	\$1,220	\$792	\$1,019

TABLE E-10

Distribution of Contribution from Savings

			Four-Year		Two-Year		
	TOTAL	Private	State Owned	State Related	Junior	Community	Proprietary
None	46.7	45.3	48.7	48.9	39.4	42.5	53.0
$ 1 - $ 200	44.4	41.6	49.5	43.7	34.2	40.2	45.1
$ 201 - $ 400	18.1	18.4	16.9	19.6	21.2	20.3	17.1
$ 401 - $ 600	12.5	13.0	12.0	12.9	11.6	13.1	10.2
$ 601 - $1,000	10.8	11.1	10.6	11.0	13.1	11.4	13.0
$1,001 - $1,500	6.2	6.6	4.6	5.8	6.6	5.6	6.5
$1,501 - $2,000	3.2	3.3	3.1	2.5	5.1	4.0	2.8
$2,001 - $2,500	1.2	1.9	.9	1.2	2.0	.5	2.4
$2,501 - $3,000	1.2	1.2	.9	.8	3.0	1.3	.4
$3,001 & Above	2.4	2.9	1.4	2.4	2.5	3.6	2.4
Mean, All	$277	$307	$220	$256	$389	$303	$248
Mean, Recipient	$520	$561	$449	$501	$643	$563	$528

TABLE E-11

Distribution of Contribution from Savings

by Ethnic/Racial Group

	WHITE	INDIAN	BLACK	SPANISH	ORIENTAL	OTHER
None	45.4	53.4	63.0	21.3	32.7	59.7
OF THOSE REPORTING ANY:						
$ 1 - $ 200	44.2	43.2	56.4	31.3	36.6	43.1
$ 201 - $ 400	18.2	14.4	14.8	14.6	12.2	22.2
$ 401 - $ 600	12.5	15.3	7.4	25.0	17.1	11.1
$ 601 - $1,000	10.7	12.6	12.3	20.8	22.0	3.9
$1,001 - $1,500	6.3	4.5	4.9	8.3	7.3	5.2
$1,501 - $2,000	3.1	5.4	2.9	-	4.9	6.5
$2,001 - $2,500	1.3	2.7	-	-	-	1.3
$2,501 - $3,000	1.3	.9	-	-	-	-
$3,001 & Above	2.4	.9	1.2	-	-	6.5
Mean, All	$285	$247	$144	$370	$343	$249
Mean Recipients	$522	$530	$389	$471	$511	$618

TABLE E-12

Distribution of Student-Reported Benefits

		Four-Year			Two-Year		
	TOTAL	Private	State Owned	State Related	Junior	Community	Proprietary
None	85.2	88.1	86.7	84.8	82.3	73.9	68.3
OF THOSE REPORTING ANY:							
$ 1 - $ 201	10.1	8.8	13.0	7.0	22.4	8.3	8.4
$ 201 - $ 400	6.6	4.9	9.7	5.6	6.9	8.0	4.8
$ 401 - $ 600	6.1	6.1	6.8	7.2	5.2	7.1	2.4
$ 601 - $1,000	14.5	14.7	17.2	13.0	15.5	12.9	8.4
$1,001 - $1,500	16.8	15.3	17.7	18.4	13.8	14.0	15.7
$1,501 - $2,000	23.3	22.4	18.5	25.3	15.5	24.6	24.1
$2,001 - $2,500	10.2	11.4	7.5	11.6	6.9	10.3	16.3
$2,501 - $3,000	6.3	7.5	6.1	7.2	5.2	8.3	10.2
$3,001 & Above	6.1	8.8	3.6	4.8	8.5	6.5	9.6
Mean, All	$211	$186	$165	$222	$225	$386	$542
Mean, Recipients	$1,423	$1,559	$1,239	$1,466	$1,271	$1,479	$1,706.3

TABLE E-13

Distribution of Student Reported Benefits

by Ethnic/Racial Group

	WHITE	INDIAN	BLACK	SPANISH	ORIENTAL	OTHER
None	83.8	81.5	79.6	77.6	90.2	82.4
OF THOSE REPORTING ANY:						
$ 1 - $ 200	9.8	-	20.9	13.6	-	6.0
$ 201 - $ 400	6.8	6.8	3.7	-	50.0	3.0
$ 401 - $ 600	5.6	-	12.7	-	-	14.9
$ 601 - $1,000	14.3	15.9	13.4	36.4	-	14.9
$1,001 - $1,500	17.4	22.7	9.7	-	-	14.9
$1,501 - $2,000	23.9	18.2	19.4	22.7	-	17.9
$2,001 - $2,500	10.4	25.0	5.2	-	-	7.5
$2,501 - $3,000	6.2	4.5	6.7	4.5	50.0	6.0
$3,001 & Above	5.4	6.8	8.1	22.7	-	15.0
Mean, All	$205	$326	$257	$397	$150	$299
Mean, Recipients	$1,415	$1,761	$1,259	$1,771	$1,525	$1,694

APPENDIX F

Supplementary Tables for Chapter VII

TABLE F-1

Distribution of Student-Reported State Grant Assistance

	TOTAL	Private	Four-Year State Owned	 State Related	Two-Year Junior	 Community	Proprietary
None	68.3	70.9	65.5	62.1	70.3	83.0	60.2
OF THOSE REPORTING ANY:							
$ 1 - $ 200	11.5	5.5	17.4	11.9	9.3	28.9	8.7
$ 201 - $ 400	18.9	9.0	27.6	21.3	11.3	45.2	14.9
$ 401 - $ 600	18.6	18.2	18.3	19.3	10.3	18.8	16.3
$ 601 - $1,000	32.9	28.7	34.3	43.1	32.0	3.9	41.8
$1,001 - $1,500	16.2	36.0	1.8	3.4	30.9	2.2	13.9
$1,501 - $2,000	1.4	1.9	.5	.8	5.2	.9	3.8
$2,001 - $2,500	.2	.3	.1	.1	-	-	.5
$2,501 - $3,000	.2	.1	-	.1	-	.4	-
$3,001 & Above	.1	.2	.1	-	1.0	-	-
Mean, All	$210	$249	$173	$219	$255	$58	$287
Mean, Recipients	$664	$856	$502	$578	$861	$343	$722

TABLE F-2

Distribution of Student-Reported State Grant Assistance by Ethnic/Racial Group

	WHITE	INDIAN	BLACK	SPANISH	ORIENTAL	OTHER
None	68.8	59.7	54.5	71.4	93.4	69.4
OF THOSE REPORTING ANY:						
\$ 1 - \$ 200	11.9	9.4	6.7	7.1	-	12.1
\$ 201 - \$ 400	19.1	18.8	15.7	10.7	-	20.7
\$ 401 - \$ 600	19.0	9.4	19.1	-	75.0	12.9
\$ 601 - \$1,000	32.4	45.8	35.8	50.0	25.0	31.0
\$1,001 - \$1,500	16.1	15.6	18.7	17.9	-	17.2
\$1,501 - \$2,000	1.2	-	2.0	3.6	-	6.0
\$2,001 - \$2,500	.1	1.0	1.7	-	-	-
\$2,501 - \$3,000	.1	-	.3	10.7	-	-
\$3,001 & Above	.1	-	-	-	-	-
Mean, All	\$204	\$282	\$342	\$291	\$38	\$216
Mean, Recipients	\$655	\$698	\$752	\$1,020	\$575	\$708

TABLE F-3

Distribution of Student-Reported Institutional Grants

	TOTAL	Private	Four-Year State Owned	Four-Year State Related	Two-Year Junior	Two-Year Community	Proprietary
None	87.4	78.1	96.9	92.0	85.9	96.9	95.8
OF THOSE REPORTING ANY:							
\$ 1 - \$ 200	12.4	8.7	33.6	20.9	19.6	39.0	-
\$ 201 - \$ 400	16.9	16.4	28.4	22.4	8.7	31.7	13.6
\$ 401 - \$ 600	19.9	18.4	16.4	17.9	32.6	17.1	9.1
\$ 601 - \$1,000	22.7	24.7	13.4	20.9	8.7	4.9	9.1
\$1,001 - \$1,500	11.4	13.6	1.5	8.4	8.7	-	4.5
\$1,501 - \$2,000	9.8	11.1	5.2	6.5	8.7	2.4	4.5
\$2,001 - \$2,500	4.1	4.4	-	1.1	6.5	-	-
\$2,501 - \$3,000	1.7	1.2	1.5	1.1	4.3	-	50.0
\$3,001 & Above	1.2	1.5	-	.8	2.2	4.9	9.1
Mean, All	\$105	\$196	\$ 14	\$ 51	\$123	\$ 14	\$ 83
Mean, Recipients	\$834	\$894	\$459	\$644	\$876	\$460	\$1,966

TABLE F-4

Distribution of Student-Reported Federal Grant Assistance

			Four-Year		Two-Year		
	TOTAL	Private	State Owned	State Related	Junior	Community	Proprietary
None	91.8	90.4	92.9	93.1	81.7	94.5	97.5
OF THOSE REPORTING ANY:							
$ 1 - $ 200	12.4	5.6	17.3	10.1	10.0	40.5	-
$ 201 - $ 400	21.2	15.4	35.2	17.6	28.3	37.8	23.1
$ 401 - $ 600	20.3	23.2	22.5	22.5	28.3	10.8	23.1
$ 601 - $1,000	35.1	40.5	18.2	41.9	20.0	8.1	38.5
$1,001 - $1,500	8.6	12.3	6.2	4.0	8.3	2.7	15.4
$1,501 & Above	2.4	2.9	.7	4.0	5.0	-	-
Mean, All	$ 50	$ 67	$ 33	$ 43	$108	$ 17	$ 17
Mean, Recipients	$610	$698	$470	$629	$588	$307	$685

TABLE F-5

Distribution of Total Student-Reported Grant Assistance

	TOTAL	Private	Four-Year State Owned	Four-Year State Related	Two-Year Junior	Two-Year Community	Proprietary
None	55.2	52.3	59.2	51.9	54.1	74.2	52.6
OF THOSE REPORTING ANY:							
$ 1 - $ 201	10.1	5.0	17.3	10.3	6.0	28.3	8.1
$ 201 - $ 400	15.0	7.7	23.9	16.6	7.3	38.7	14.5
$ 401 - $ 600	15.0	12.4	16.9	16.6	13.3	16.5	15.3
$ 601 - $1,000	23.5	18.8	27.0	32.3	20.0	7.8	35.5
$1,001 - $1,500	14.2	19.5	9.6	12.2	23.3	3.2	10.9
$1,501 - $2,000	9.1	14.3	3.4	7.8	12.0	2.6	5.2
$2,001 - $2,500	7.0	11.6	1.1	2.1	8.0	.9	3.6
$2,501 - $3,000	2.6	5.2	.3	.8	6.0	.9	5.6
$3,001 & Above	3.5	5.6	.6	1.3	4.0	1.2	1.2
Mean, All	$454	$639	$255	$389	$580	$121	$435
Mean, Recipient	$1,013	$1,339	$625	$809	$1,265	$469	$918

TABLE 5-6

Distribution of Total Student-Reported Grants

by Ethnic/Racial Group

	WHITE	INDIAN	BLACK	SPANISH	ORIENTAL	OTHER
None	56.3	56.7	33.5	60.2	63.9	49.5
OF THOSE REPORTING ANY:						
$ 1 - $ 200	10.7	9.5	4.3	10.3	-	7.5
$ 201 - $ 400	15.3	12.2	10.3	2.6	4.5	17.8
$ 401 - $ 600	15.5	12.8	11.7	28.2	31.8	5.7
$ 601 - $1,000	23.6	21.6	20.8	25.6	13.6	27.6
$1,001 - $1,500	14.0	23.0	15.3	5.1	-	11.5
$1,501 - $2,000	9.2	7.4	12.4	-	-	3.4
$2,001 - $2,500	6.5	7.4	10.8	7.7	13.6	19.0
$2,501 - $3,000	2.5	2.0	3.9	7.7	-	.6
$3,001 & Above	2.8	2.0	10.6	12.8	36.3	6.8
Mean, All	$426	$675	$935	$696	$663	$562
Mean, Recipients	$974	1,086	$1,406	$1,750	$1,839	$1,227

TABLE F-7

Distribution of Student-Reported Federally Insured or State Guaranteed Loans

			Four-Year		Two-Year		
	TOTAL	Private	State Owned	State Related	Junior	Community	Proprietary
None	79.7	81.2	75.1	81.7	83.8	89.4	61.0
OF THOSE REPORTING ANY:							
$ 1 - $ 200	1.3	1.2	1.9	1.2	1.9	3.5	1.0
$ 201 - $ 400	3.4	2.7	2.7	3.2	9.4	8.5	2.5
$ 401 - $ 600	6.1	4.8	5.7	5.0	11.3	12.7	1.5
$ 601 - $1,000	26.7	24.0	30.0	26.9	18.9	28.9	17.6
$1,001 - $1,500	50.2	52.1	50.4	54.7	49.1	38.0	64.2
$1,501 - $2,000	7.3	8.3	6.3	4.3	5.7	5.6	6.4
$2,001 - $2,500	1.3	2.9	1.3	1.5	3.8	.7	2.5
$2,501 - $3,000	1.9	1.6	.9	1.5	-	1.4	3.4
$3,001 & Above	1.8	2.5	.9	1.8	-	.7	1.0
Mean, All	$233	$227	$275	$209	$168	$103	$489
Mean, Recipients	$1,151	$1,210	$1,103	$1,144	$1,035	$975	$1,253

TABLE F-8

Distribution of Student-Reported National Direct (Defense) Student Loans

	TOTAL	Private	Four-Year State Owned	 State Related	Two-Year Junior	 Community	Proprietary
None	86.0	81.6	89.0	88.1	84.7	94.9	N/A
OF THOSE REPORTING ANY:							
$ 1 - $ 200	9.8	6.1	14.9	12.2	16.0	26.1	
$ 201 - $ 400	19.4	13.8	38.7	21.2	24.0	31.9	
$ 401 - $ 600	21.7	24.3	18.5	19.1	14.0	23.2	
$ 601 - $1,000	39.1	45.3	23.2	38.0	34.0	11.6	
$1,001 - $1,500	9.9	10.5	4.6	9.4	12.0	7.2	
Mean, All	$ 86	$122	$ 52	$ 70	$ 89	$ 22	
Mean, Recipients	$614	$663	$470	$594	$580	$421	

TABLE F-9

Distribution of Total Student-Reported Loans

	TOTAL	Private	Four-Year State Owned	Four-Year State Related	Two-Year Junior	Two-Year Community	Proprietary
None	62.0	58.8	61.3	67.1	62.8	78.1	53.7
OF THOSE REPORTING ANY:							
$ 1 - $ 200	3.9	2.9	5.0	4.3	6.5	10.8	.8
$ 201 - $ 400	8.6	7.1	10.7	8.5	7.3	16.7	2.9
$ 401 - $ 600	11.5	12.2	9.6	10.8	8.1	15.0	2.9
$ 601 - $1,000	27.3	28.7	26.9	28.2	25.2	21.4	18.2
$1,001 - $1,500	31.2	27.8	34.8	33.0	30.9	21.8	58.7
$1,501 - $2,000	9.5	10.6	8.3	7.7	13.0	6.8	7.4
$2,001 - $2,500	3.6	5.3	2.2	3.6	4.1	2.4	3.7
$2,501 - $3,000	2.1	2.3	1.3	2.3	1.6	2.4	2.9
$3,001 & Above	2.4	3.1	1.2	1.6	3.3	2.6	2.5
Mean, All	$414	$475	$393	$350	$438	$205	$594
Mean, Recipients	$1,089	$1,153	$1,016	$1,062	$1,165	$936	$1,283

TABLE F-10

Distribution of Total Student-Reported Loans
by Ethnic/Racial Group

	WHITE	INDIAN	BLACK	SPANISH	ORIENTAL	OTHER
None	63.3	61.8	36.2	53.1	62.3	58.9
OF THOSE REPORTING ANY:						
$ 1 - $ 200	3.7	4.4	7.6	-	-	.7
$ 201 - $ 400	8.2	16.9	10.7	6.5	30.4	9.4
$ 401 - $ 600	11.5	11.8	12.6	15.2	8.7	8.7
$ 601 - $1,000	27.3	20.6	27.4	21.7	39.1	29.7
$1,001 - $1,500	31.9	25.7	27.2	21.7	-	26.8
$1,501 - $2,000	9.7	6.6	7.9	10.9	-	8.0
$2,001 - $2,500	3.4	5.9	3.8	19.6	8.7	5.8
$2,501 - $3,000	2.2	3.7	.2	4.3	-	4.3
$3,001 & Above	2.1	4.4	2.4	-	13.0	6.5
Mean, All	$399	$666	$624	$606	$402	$487
Mean, Recipients	$1,088	$1,165	$978	$1,291	$1,067	$1,341

TABLE F-11

Distribution of Total Student-Reported Term-Time Employment

			Four-Year		Two-Year		
	TOTAL	Private	State Owned	State Related	Junior	Community	Proprietary
None	44.7	43.6	49.6	45.2	40.4	32.6	27.9
OF THOSE REPORTING ANY:							
$ 1 - $ 200	27.4	27.4	31.6	24.7	29.7	19.8	16.8
$ 201 - $ 400	19.3	20.3	23.9	17.6	20.0	12.8	18.2
$ 401 - $ 600	16.1	17.2	15.7	16.2	15.9	12.9	11.3
$ 601 - $1,000	15.6	14.6	14.8	16.6	16.9	18.7	16.4
$1,001 - $1,500	8.3	7.5	5.9	8.8	5.1	13.1	16.1
$1,501 - $2,000	4.7	4.5	2.9	5.5	5.6	7.5	5.8
$2,001 - $2,500	2.4	2.4	2.0	3.1	.5	3.4	5.8
$2,501 - $3,000	1.9	1.3	.9	2.8	2.6	2.9	3.3
$3,001 & Above	4.3	4.8	2.3	4.7	3.7	8.8	6.2
Mean, All	$403	$406	$289	$438	$408	$690	$516
Mean, Recipients	$729	$720	$573	$800	$684	$1,024	$986

TABLE F-12

Distribution of Total Student-Reported Term-Time Employment by Ethnic/Racial Group

	WHITE	INDIAN	BLACK	SPANISH	ORIENTAL	OTHER
None	44.6	35.3	53.4	41.8	42.6	49.5
OF THOSE REPORTING ANY:						
$ 1 - $ 200	27.2	31.8	31.1	19.3	11.4	33.3
$ 201 - $ 400	19.2	17.5	21.4	26.3	40.0	16.1
$ 401 - $ 600	16.1	17.5	15.3	19.3	22.9	17.2
$ 601 - $1,000	16.0	11.7	11.4	12.3	2.9	10.4
$1,001 - $1,500	8.4	10.4	4.4	8.8	17.1	6.3
$1,501 - $2,000	4.7	6.5	2.8	3.5	5.7	3.6
$2,001 - $2,500	2.4	.6	2.8	-	-	3.1
$2,501 - $3,000	1.9	1.9	3.3	-	-	1.6
$3,001 & Above	4.2	1.9	7.5	10.6	-	8.3
Mean, All	$402	$415	$419	$584	$334	$394
Mean, Recipients	$726	$641	$765	$1,004	$583	$780

APPENDIX G

Supplementary Tables for Chapter VIII

TABLE G-1

Amount and Percent of Total Resources from Different Sources by Type of Institution

	Total		Private 4		State-Owned		State-Related		Private 2		Public 2		Proprietary	
	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
Parent/ Spouse	$1,016	36.6%	$1,412	41.2%	$ 755	36.4%	$ 858	34.2%	$ 791	27.9%	$ 496	22.5%	$ 751	24.3%
Savings	277	10.0	307	9.0	220	10.6	256	10.2	389	13.8	303	13.8	248	8.0
Benefits	211	7.6	186	5.4	165	7.9	222	8.8	225	7.9	386	17.5	542	17.6
Family Contribution	1,504	54.2	1,905	55.6	1,140	54.9	1,336	53.2	1,405	49.6	1,185	53.8	1,541	49.9
Grants	454	16.4	639	18.7	255	12.3	389	15.5	580	20.5	121	5.5	435	14.1
Loans	414	14.9	475	13.9	393	18.9	350	13.9	438	15.5	205	9.3	594	19.2
Employment	403	14.5	406	11.8	289	13.9	438	17.4	408	14.4	690	31.4	516	16.8
TOTAL AID	1,271	45.8	1,520	44.4	937	45.1	1,177	46.8	1,426	50.4	1,016	46.2	1,545	50.1
TOTAL RESOURCES	2,775		3,425		2,077		2,513		2,831		2,201		3,086	

TABLE G-2

Amount and Percent of Total Resources from Different Sources

by Ethnic/Racial Group

G

	WHITE		INDIAN		BLACK		SPANISH		ORIENTAL		OTHER	
Parent/ Spouse	$1,037	37.7	$ 951	29.0	$ 553	18.9	$1,457	35.5	$1,279	40.3	$ 853	30.0
Savings	285	10.3	247	7.6	144	4.9	370	9.0	343	10.8	249	8.8
Benefits	205	7.4	326	9.9	257	8.7	397	9.7	150	4.8	299	10.5
Family Contribution	1,527	55.4	1,542	46.5	954	32.5	2,224	54.2	1,772	55.9	1,401	49.3
Grants	426	15.5	675	20.6	935	31.9	696	16.9	663	20.9	562	19.8
Loans	399	14.5	666	20.3	624	21.3	606	14.7	402	12.7	487	17.1
Employment	402	14.6	415	12.6	419	14.3	584	14.2	334	10.5	394	13.8
TOTAL AID	1,227	44.6	1,756	53.5	1,978	67.5	1,886	45.8	1,399	44.1	1,443	50.7
TOTAL RESOURCES	2,754		3,280		2,932		4,110		3,171		2,844	